

**VOCATIONAL SKILL ACQUISITION AND MICRO-CREDIT
LOANS AS DETERMINANTS OF SOCIO-ECONOMIC AND
PSYCHOLOGICAL ADJUSTMENTS OF WIDOWS IN
SOUTHWESTERN NIGERIA**

BY

COMFORT WURAOLA ADEYEMO

MATRIC NO: 124466

B. Ed. Adult Education (Ibadan), M. Ed. Adult Education (Ibadan)

**A Thesis in the Department of Adult Education,
Submitted to the Faculty of Education
In Partial Fulfillment of the Requirements for the Degree of**

DOCTOR OF PHILOSOPHY

of the

UNIVERSITY OF IBADAN

July, 2014

CERTIFICATION

I certify that this research was carried out by Comfort Wuraola ADEYEMO under my supervision, in the Department of Adult Education, Faculty of Education, University of Ibadan.

SUPERVISOR

Prof. Deborah A. Egunyomi,
B.ED, M.ED, Ph.D. (Ibadan)
Department of Adult Education,
University of Ibadan, Nigeria

DEDICATION

I dedicate this work to: God Almighty, the giver of all good things and the source of inspiration.

And

My darling husband and lovely children for bearing with me during the course of this study

UNIVERSITY OF IBADAN

ACKNOWLEDGEMENTS

The Bible says “A man can receive nothing, except it be given him from heaven” (John. 3: 27 KJV). For this reason, I give all glory, honour and adoration to God Almighty for counting me worthy to undertake this study and complete it despite all odds. I appreciate Him for the mercy, goodness and favour receive on this study.

I also appreciate the present acting Head of Department, Dr. Omobola Adelore for her personal concern on my studies right from my master’s degree. The Lord God will surely reward you, Amen. I wish to specially acknowledge the love, supports and intellectual guide provided by my supervisor, Prof. Deborah A. Egunyomi, who painstakingly, patiently and thoroughly supervised the work to make it acceptable at all levels of presentations. May God bless you and reward all your labour of love, Amen. I also appreciate the contributions of the past Heads of Departments: Profs M. A. Omolewa, M.O Akintayo, E.E Osuji, R. A. Aderinoye and Dr. Abidoye Sarumi for their contributions which was utilised in this study. My unflinching regards and appreciation also go to Drs. K.O. Kester, Sub-dean, Faculty of Education and C. Omorege, departmental Ph.D coordinator for their immense contributions and interest in this work.

My sincere appreciations also go to Dr. E.M. Ajala, who is always ready to assist any time I call on him. I equally acknowledge and appreciate all the academic staff in the Department of Adult Education, University of Ibadan, Drs. T.A Akanji, P. B. Abu, K. O. Ojoketha, I. A. Abiona, Medinat Momoh, O. E. Olajide, Stella Oladeji, Stella Odiaka for their wholesome encouragement, advice, support, materials and guide in the course of this study. I also commend Mr. Olu Olaitan, Mrs. B Folarin, Mrs. K. Ogundeji, Mr. Tony Aito and all other non-teaching staff in the Department. I also express my gratitude to the present Dean, Faculty of Education, Ekiti State

University, Ado Ekiti, Prof B. K. Odu and all the past Deans and other Professors in the Faculty, most especially, Prof. J A.Adegun, Prof. G. A. Akinleye, Prof. M. Borode, Prof. O. V. Adeoluwa, Prof. I. A. Ajayi, Prof. J. B. Ayodele, Dr J. O. Ogunsanmi, Dr. J. Adegboyega. I am equally grateful to the following lecturers in the academia who consistently gave me hope and encouragement; Drs. Ajayi P.O, Pat Oyeniya, M. O Adedokun, B.G. Agboola, F. O. Olaleye, F. A. Adebayo, Haastrup Ekundayo, B. Bolarinwa, Olanipekun, B.O. Abdul-Raheem, M. F. Oluwagbohunmi, Pat Konwe, A.O Awosusi and others.

I owe much appreciation and gratitude to a worthy cousin and mentor, Dr. Omojola Awosusi, Registrar, Ekiti State University, Ado-Ekiti, for his support, words of encouragement and advice at all times. I am also indebted to Prof. and Mrs. Ayodele of Ecotourism and Wildlife Department, University of Ibadan, for the concern and encouragement given on the study. In this regard too, my regards and appreciation go to my cousin and his entire family, Ven. and Mrs. Adagbada and Mrs. Janet Adedayo and her family for their care, moral support and hospitality. The following people also deserve recognition, Mrs. Omolola Aborisade, Mrs. Titi Owolola, Mrs. Daramola, O. M, Miss. Joke Odebode, Miss. Ruth Onibayo and all other students in the Department of Adult Education who were my research assistants. I equally appreciate the typists, Mrs Durotoye and Mr. Olasunkanmi, as well as my analyst, Mr. Odewunmi and Mr. Niyi Yeye. I am also indebted to all the organisers of Women and Widows Foundations in Lagos, Oyo and Ondo states who are too numerous to mention, particularly Mrs. Esan, Pastor Amuda and Mrs. Ore.

I thank my late dad, Pa. Isaac Oluwaleye posthumously, it has always been his desire to have some of his children attaining this height. I thank him so much for his encouragement and for laying a good foundation for me before his call to eternal

glory. I pray that God will continue to grant his soul eternal peaceful rest. I am also grateful to my dear mother, Chief Mrs. Ibitayo Oluwaleye, for her constant prayers and wish to see the completion of this programme. I also thank all my siblings: Pastor O. Popoola, Pastor. J. O. Oluwaleye, Mr. and Mrs. Sunday Oluwaleye, Mr. and Mrs. Aborisade, Mr and Mrs. Olu Omoyeni, Mr. and Mrs. Famodimu, Mr. and Mrs. Onibayo, Mrs Adesida and my neighbours, Mr. and Mrs. Alatisè. I also appreciate all my in-laws, the Adeyemos, most especially, grand-pa and mummy Joseph Adeyemo, Elder and Deaconess Kayode Adeyemo, who are always asking after my well-being. Others are Dr. Tope Adeyemo, Mr. Tosin Adeyemo, Mr. Tayo Bamidele. Mrs. Yemisi Akinrinade. I thank you all for your concern, support and encouragement.

In addition, I cherish the support and prayers I received from my pastors, brethren and friends from Foursquare Gospel Church, FUTA Rd, Akure, particularly the District Overseer, Rev. and Rev. Mrs Bisi Omotoso, Rev. (Prof) and Rev. Mrs. Oluyege, Sis. Taiwo Olowokere, Prof and Dr. Mrs. Fasakin, Mr. and Mrs. Adedotun, Mr. and Mrs. Tolani, Mr. and Mrs. Ilori and all the FWI, CFM, children teachers and all others too numerous to mention individually that contributed in one way or the other to the success of this study, I appreciate you all.

Finally, it is my pleasure to acknowledge my darling husband in a special way, Prof. A. I. Adeyemo, whose inspiration and support has led to my embarking on this study. I appreciate him so much for his love, care, contribution and support. His readiness to compromise when it has to do with my study, travels, and research were wonderful marks of a lovely husband. I equally appreciate my children, Ayodeji, Adesanmi, Oluwagbenga, Omokolade and Esther for their prayers, understanding and words of encouragement each time I travel on account of this programme. Also to Abiodun Ojo, Sunday Akande, Yemi Olubayo, Ruth Olubayo, I say a big thank you for your support. I apologise if I have failed to acknowledge other individuals who have assisted or contributed in one way or the other to the progress of this study. May the Lord bless you all (Amen).

Comfort Wuraola Adeyemo

TABLE OF CONTENTS

	PAGE
Title Page	i
Certification	ii
Dedication	iii
Acknowledgements	iv
Table of Contents	vii
List of Tables	x
List of Figures	xi
List of Abbreviations	xii
Abstract	xiii
 CHAPTER ONE: INTRODUCTION	
1.1 Background to the Study	1
1.2 Statement of the Problem	11
1.3 Objectives of the Study	12
1.4 Research Questions	13
1.5 Significance of the Study	14
1.6 Scope of the Study	15
1.7 Operational Definition of Terms	17
 CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK	
2.1.1 LITERATURE REVIEW	18
2.1.2 Concepts of Widowhood	18
2.1.3 Primordial Culture of Widowhood	19

2.1.4	Challenges in Widowhood	21
2.1.5	Factors Influencing Widowhood	25
2.1.5.1	Concept of Illiteracy	25
2.1.5.2	Poverty	28
2.1.5.3	Male-Dominated Society	30
2.1.6	Vocational Skills Acquisition and Adjustments in Widowhood	32
2.1.7	Adjustment in Widowhood	34
2.1.8	Participatory Approach to Widowhood	37
2.1.9	Micro-credit Loans and Adjustments in Widowhood	39
2.1.10	Psychological Adjustment of Widowhood	41
2.1.11	Widowhood and Self-Esteem	44
2.1.12	Widowhood and Self-Efficacy	46
2.1.13	Widowhood Practices in Some State of Nigeria	49
2.1.14	Widowhood Practices in Other Parts of the World (U.S.A., Palestine and Asia)	54
2.1.15	Empirical Studies	55
2.2	Theoretical Framework	58
2.2.1	Power-Load-Margin Theory	59
2.2.2	Developing a Conceptual Model for the Study	62
2.2.3	Appraisal of Literature	65
2.3	Research Hypotheses	68
 CHAPTER THREE: METHODOLOGY		
3.1	Research Design	69
3.2	Population of the Study	69

3.3	Sample and Sampling Techniques	69
3.4	Instrumentation	71
3.5	Administration of Instrument	76
3.6	Methods of Data Analysis	77

CHAPTER FOUR–RESULTS AND DISCUSSION OF FINDINGS

4.1	Demographic characteristics of the Respondents	78
4.2	Discussion of Findings	108

CHAPTER FIVE-SUMMARY, CONCLUSION AND RECOMMENDATION

5.1	Summary	116
5.2	Conclusion	118
5.3	Policy Implication of the Study	119
5.4	Recommendations	120
5.5	Limitation of the Study	120
5.6	Suggestions for Further Research	122

REFERENCES	123
-------------------	-----

APPEDDIX I	136
-------------------	-----

APPENDIX II	142
--------------------	-----

LIST OF TABLES

Table 1.1	The selected organisations chosen for the study	16
Table 3.1	Population and sample used for the study	70
Table 3.2	Schedule of FGD Sections Conducted for the Study	75
Table 4.2.1	Impact of independent variables: vocational skills and micro-credit loans on socio-economic and psychological adjustments Widows	86
Table 4.2.2	Joint effect of independent variables; vocational skills and micro-credit loans on socio-economic and psychological adjustments of widows	93
Table 4.2.3	Relative effect of independent variables; vocational skills and micro-credit loans on socio-economic and psychological adjustments	93
Table 4.2.4	Multiple Regression showing the joint and relative influences of vocational skills acquisition and micro-credit loans on socio-economic psychological adjustment of widows	95
Table 4.2.5	Correlation matrix table showing the relationship between vocational skills acquisition and micro-credit loans on socio-economic and psychological adjustment of widows	95
Table 4.2.6	The joint effects of vocational skills acquisition and micro-credit loans on social adjustment of widows	96
Table 4.2.7	The relative effects of vocational skills acquisition and micro-credit loans on social adjustment of widows	97
Table 4.2.8	Multiple Regression showing the joint and relative effect of vocational skills acquisition and micro-credit loans on social adjustment of widows	97
Table 4.2.9	Correlation matrix table showing the effects of vocational skills acquisition and micro-credit loans on social adjustment of widows	97
Table 4.2.10	The joint effects of vocational skills acquisition and micro-credit loans on economic adjustment of widows	100
Table 4.2.11	The relative effects of vocational skills acquisition and micro-	

	credit loans on economic adjustment of widows	100
Table 4.2.12	Multiple Regression showing the joint and relative effect of vocational skills acquisition and micro-credit loans on economic adjustment of widows	101
Table 4.2.13	Correlation matrix table showing the effects of vocational skills acquisition and micro-credit loans on economic adjustment of widows	101
Table 4.2.14	The joint effects of vocational skills acquisition and micro-credit loans on psychological adjustment of widows	104
Table 4.2.15	The relative effects of vocational skills acquisition and micro-credit loans on psychological adjustment of widows	104
Table 4.2.16	Multiple Regression showing the joint and relative effect of vocational skills acquisition and micro-credit loans on psychological adjustment of widows	105
Table 4.2.17	Correlation matrix table showing the effects of vocational skills acquisition and micro-credit loans on psychological adjustment of widows	105
Table 4.2.18	Perceptions of Widows about the effectiveness of vocational skills acquisition programme on socio-economic and psychological adjustment of widows	107
Table 4.2.19	Perceptions of Widows about the effectiveness of micro-credit loans on socio-economic and psychological adjustment of widows	110
Table 4.2.20	Pairwise t-test showing the significant differences between vocational skills acquisition programmes and micro-credit loans	113

LIST OF FIGURES

Figure 2.1	Load and Power Balance Model for Widows' Sustenance	64
Figure 4.1.1	Distribution of the respondents by states	78
Figure 4.1.2	Distribution of the respondents by age	79
Figure 4.1.3	Distribution of the respondents by religion	80
Figure 4.1.4	Distribution of the respondents by level of education	81
Figure 4.1.5	Distribution of the respondents by income	83
Figure 4.1.6	Distribution of the respondents by occupation	84
App. Fig. 1	Picture showing participants receiving training in bags and bead making at a vocational skills centre	142
App. Fig. 2	Picture showing participants receiving training in catering services	142
App. Fig. 3	Picture showing participants during an interactive session	143
App. Fig. 4	Picture showing discussion with a training officer during the FGD session	143
App. Fig. 5	Picture showing the staff the researcher, and the research assistants in a centre	144
App. Fig. 6	Picture showing participants during a soap making session in Akure vocational centre	144
App. Fig. 7	Picture showing participants during tie and dye session	145
App. Fig. 8	Picture showing participants during home management session	145
App. Fig. 9	Picture showing researcher asking question from the organiser during a soap making session in vocational centre	146
App. Fig. 10	Picture showing participants during a soap making session in vocational centre	146

LIST OF ABBREVIATIONS

NGO	-	Non-Governmental Organisations
CAC	-	Christ Apostolic Church
CCWWA	-	Christian Care for Widows and Widower, Ashi.
NAFOWA	-	Nigeria Air Force Officer's Wife Association
FWI	-	Foursquare Women International
CEDAW	-	Convention on the Eradication of all forms of Discrimination against Women
UN	-	United Nations
UNESCO	-	United Nations Economic Scientific and Cultural Organisations
COWAN	-	Country Women Association of Nigeria
BAMAC	-	Bishop Akinyele Memorial Anglican Church
VSA	-	Vocational skills acquisition
MCL	-	Micro-credit loan
WVSAS	-	Widows Vocational Skill Acquisition Scale
WMCLQ	-	Widows Micro-credit Loans Questionnaire
WAQ	-	Widows' Adjustment Questionnaire
FGD	-	Focus Group Discussion
KII	-	Key Informant Interviews

ABSTRACT

Widowhood practices have great socio-economic hardship and psychological trauma on widows. The need for the socio-economic and psychological protection against all forms of widow abuse require access to family and legal support, empowerment programmes, vocational skills acquisition (VSA) and micro-credit loan facilities (MCL). Studies have focused more on widows' right to inheritance and violence against widows without consideration for the combined influence of VSA and MCL on their socio-economic and psychological adjustments (SEPA). Therefore, this study examined the influence of vocational skills acquisition and micro-credit loans on widows' socio-economic and psychological adjustments in South-western Nigeria.

The descriptive survey research design was adopted. The multi-stage sampling technique was used in selecting 771 widows who have spent at least one year in widowhood and undergoing vocational skills training in 15 selected vocational centres across Ondo, Oyo and Lagos States. The three instruments used were: Widows' VSA Scale ($r=0.85$), Widows' MCL ($r=0.86$) and Widows' Adjustment Questionnaire with three sub-scales, social ($r=0.86$), economic, ($r=0.84$) and psychological ($r=0.86$). These were complemented with 10 sessions of Focus Group Discussion and 15 sessions of Key Informants Interview with selected widows and the vocational centres' officials. Three research questions were answered and four hypotheses tested at 0.05 level of significance. Data were subjected to Pearson moment correlation, multiple regression, t-test and content analysis.

Vocational skill acquisition and micro-credit loans jointly correlated with social ($F_{(2,768)}=286.752$), economic ($F_{(2,768)}=323.956$) and psychological adjustments ($F_{(2,768)}=802.631$), accounting for 65.0% of the variation of SEPA. Their relative contributions were: VSA ($\beta=.684$) and MCL ($\beta=.171$). Social adjustment had significant positive relationship with VSA ($r=0.65$) and MCL ($r=0.47$). Economic adjustment also had significant positive relationship with MCL ($r=0.68$) and VSA ($r=0.46$); while psychological adjustment significantly related with the two as ranked: VSA ($r=0.80$) and MCL ($r=0.66$). There were significant differences ($t=46.898$, $df=770$) in widows' experiences about the influences of both MCL ($\bar{x}=30.53$) and VSA ($\bar{x}=24.45$) on their socio-economic and psychological adjustments. The differential influences of VSA were: provision of good accommodation ($\bar{x}=3.61$), household maintenance ($\bar{x}=3.28$), payment of electricity and water bills ($\bar{x}=3.23$), provision of food ($\bar{x}=3.20$), provision of good healthcare services ($\bar{x}=3.12$), payment of children's school fees ($\bar{x}=3.10$), buying of accessories ($\bar{x}=2.60$) and discipline of children ($\bar{x}=2.32$). Also the differential influences of MCL were: establishment of small scale business ($\bar{x}=3.23$), provision of good accommodation ($\bar{x}=3.13$), payment of children school fees ($\bar{x}=3.09$), payment of electricity and water bills ($\bar{x}=3.05$), provision of good healthcare services ($\bar{x}=3.03$) and buying of accessories ($\bar{x}=2.36$). Vocational skill acquisition centres afforded widows the opportunities to share their pains and experiences, thus assisting them to reduce loneliness, frustration, health-related problems and adjust to the reality of spouse's death.

Vocational skill acquisition and micro-credit loans considerably assisted widows in overcoming their socio-economic hardship and psychological challenges. Therefore, the government, non-governmental organisations, religious bodies and individuals should come to the aid of widows by engaging them in various vocational skill acquisition programmes and support them with credit facilities to meet the needs of their families.

Key-words: Nigerian widows, Vocational skill acquisition, Micro-credit loans, Socio-economic and psychological adjustments.

Word count: 497

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

In every society, primitive and civilised alike, marriage involves lots of commitments, patience, perseverance, love, etc. which are expected to strengthen the bond between couples. Despite such commitments, separation through death of either partner is a common feature. Death is a natural phenomenon that comes as a debt owed by an individual to nature, (Owasonoye, 2005) and a leveler that reduces the giant and the midget to six foot measure (Okoye, 1995). This fact proves that nature has made death a natural separation, consequent upon the death of one of the spouses, or both at the same time. Widowhood therefore, is a tragedy that befalls a married person as a result of the timely or untimely death of the spouse, either the husband or the wife, making the survivor a widow or widower as the case may be (Nnewi, 1992; Ore & Akin 1998; Owasonoye & Ahonsi 1997). The effects of such separation through death are usually very traumatic and disorganizing, not limiting to the couple concerned alone, but also affects the children, friends and relations.

Widows worldwide constitute a significant proportion of the world population, accounting for about 70 per-cent of the population, Potash, (1986). Widows in Africa make up a sizeable percentage of the poorest people and are estimated to 25 per-cent of adult population, World Bank (2001). In Nigeria, the 1991 Census revealed that there were over 1.9 Million (1,886,969) widows, comprising about (6.2%) of the total population, between the age group of 10-85 years, while widower were only 0.9% (266,348) of the total population, NPC, (1991). Observation shows that the high percentage of widows, particularly in Africa Countries, probably reflects the fact that most women marry men that are older than they are and as a result, they to live longer

than their husbands. Confirming this, Cromie, [1998] put the life expectancy for African women at 70 years, while that of their male counterparts is put at 65 years. Researchers have also established that life expectancy of men in developed countries is shorter than that of the women, (Gavrilov & Gavrilova, 1991; Murray 2000; Godesky, 2005; Galor and Moav, 2005; Ogundipe, 2009). According to them, in America and Europe, the gender difference ranges from 4 to 6 years while in Russia, there is more than 13 years difference between men and women life expectancy. In providing further explanation on this, they argue that women are more enduring in marriage and as a result, that they are biologically superior to men and live longer than men.

It was further proved in recent literatures that Africa in particular has the lowest life expectancy in the world, about 34.2 years, (Ogundipe, 2009; Godesky, 2005; Rosenberg, 2006). This according to them was as a result of the ravaging effects of famine, poverty and war which are common future in African Countries. Added to these are the prevailing socio-economic problems and insecurity in the country. This result in some men being employed in hazardous occupations, while more are being involved in criminal activities, communal crisis, rioting, Boko-haram/terrorist activities, kidnapping, accidents, etc. Observably, more men than women get killed in all these activities which tend to make more women become widows at some point in their lives. Notably, when a man dies, the most affected person is usually the widow, who might have witnessed the death of her husband whom she had love and lived with for many years. The effect of this is usually very traumatic and disorganising for such widow and her children.

When a woman becomes a widow, she is subjected to series of widowhood rites and ritual practices in order to mourn the death of her husband. This is

considered as social obligation institutionalised by religious, cultural norms and local cosmology, that widows are the prime suspects of their spouse's death, in which a widow needs to prove her innocence to the family through rituals, (Marley, 2005; Ewelukwa, 2002 and Iwobi, 2008). Widowhood practices are common in African societies than in developed continents. In Nigeria, Widowhood practices are observed by almost all the ethnic groups, particularly among the Yoruba, Igbo and Hausas, though there are some cultural variations in the forms they take. In Yorubaland, (Olaniyi, 2010; Ogundipe, 2009; Fazoranti and Aruna, 2007; Bangbose, 2005; Okoye, 2005; Oloko, 1997) reveals that the travail of a widow begins as soon as the death of her husband is announced. The in-laws immediately demand a list of the man's property, investments and bank accounts, after which she is made to observe some rites and practices. In most cases, a widow is confined to a particular place, usually where people can have access to her and she can be allowed to make decisions on certain matters. The confinement could last seven days, two weeks or three months as the case may be, while the duration for wearing dark clothes ranges from three months to one year, depending on the widow's choice, religion and family position on the matter. It does not matter whether the union is blessed with children or not, a widow in Yorubaland is expected to go through these rites upon the death of her spouse.

On the other hand, in South-South Nigeria, particularly Delta State, Ewelukwa (2002) reveals that after the initial seven days confinement, additional 30 days is made mandatory for widows in a tiny hut. This is done to ensure isolation, restriction of movement and association with people, as well as hair shaving of the widows during the mourning period. Similarly, Anyanwu (1999), Ogundipe (2009) and Olaniyi, (2010) provides overwhelming evidence in the Igbo culture of the South-

eastern part of Nigeria about widowhood practices and the violence perpetuated against widows from relatives and family members. According to them, widows are kept in dark rooms for days and are sometimes deprived of access to food, forced to weep daily, sleeping on mats or old banana leaves, eating from broken pots, forced to drink the water used in bathing their husbands' corpse, compelled to mourn the husband with black clothes and also expected to allow the (Umuada) married daughter of the community to shave the hair on her head and pubic hair with razor blades, to prove her innocence in relation to her husband's death. Further, among the Birom of Plateau State, Okoye (1995) states that when a husband dies, he is buried within one week, the widow observes the Takaba - a four-month, ten-day mourning period in seclusion talking to no one and sitting in a place. She wears a sack and has a grass frond round her head. The sack or simple tarred clothe forms all the dressing of the widow. She remains in the house mourning until the male members of the family take a decision as to who will remarry the widow.

However, this idea of widowhood practices has been the position of many other tribes in Nigeria as well as in Africa in general. But from all indications, this study discovers that Yoruba culture, where this study was carried out differs slightly with the treatments meted on widows when compared with other tribes concerning the observation of widowhood rites. Yorubaland culture are more lenient with widows, as they are not totally restricted to a particular place nor given harsh treatments during the mourning period as it is done in other tribes. Also, widows are not force to marry any male member of the family against their wish. In addition, the inheritance rights are not totally withdraws from widows, as they are being considered through their children. On a general note, widowhood rites and practices entail varying degrees of physical hardship, deprivation, emotional instability, socio-economic problems,

psychological trauma and ritual contaminations which directly and indirectly have negative effects on widows and their children.

Widows, particularly in Yorubaland are impoverished by the demise of their husbands who are the major contributors to household income. From all indications, widows in this part of the country suffer from socio-economic and psychological effects of widowhood. This include: change in marital status, from a married woman to a widow, low financial status, low self-esteem, lack of stable job and poverty, fall in standards of living, inability to pay the children's school fees, inability to provide good feeding, difficulties in maintaining household and inability to provide good accommodation, low self-esteem, frustration, depression, lack of self-confidence and health related problems, etc. These, according to Ifejika, (2001),are full of torment and barbaric in nature. With these harmful rites, unjust discrimination and inhuman treatments, widows and their children have continued to suffer greatly.

The underlying factors responsible for the socio-economic and psychological effects of widows as observed by Ogundipe, 2009; Olaniyi, (2010) are that during the mourning period, a widow cannot engage in any economic venture nor do any personal work to earn an income. Still, after the mourning period, a widow is expected to make an elaborate celebration of the outing, referred to as 'ijade-opo', in which she will have to spend all she had left, in shouldering the responsibilities, most especially if the children are still young. With this, the widow is left alone to face a number of problems that may aggravate the socio-economic and psychological traumas. In their findings, Okoye (1995) and Oloko (1997), affirmed that the economic hardship associated with widowhood is due to the long period of restriction in their movement during the mourning period and the socio-economic activities

associated with the final burials, which make it difficult for widows to provide for their children.

Ogundipe (2009) also declares that widows suffer the loss of marital expectations and security especially with respect to maintaining and raising the children which is a joint responsibility of the couple. This, according to him involves the women taking over roles that are traditionally carried by men, such as: discipline of the children, feeding, clothing, paying of school fees, paying of house rents, electricity bills and general maintenance of household. Anyanwu (2005) contends that the problems some widows experience could be largely attributed to the fact that women generally depend more on their husband's earnings and so the death of the spouse marks the beginning of a terrible crisis for such women. This according to him has rendered widows economically vulnerable by exposing their financial hopelessness and helplessness. Anugwom (2011) also submitted that widowhood rites enforced on widows bring about different kinds of losses and invariably exposes them to economic hardships, confinement and ill-treatment.

Added to the socio-economic problems of widows is the issue of disinheritance of widows, as majority of them do not have the opportunity of inheriting any property due to injustice, tradition, ignorance and poverty. This have heightened their lack of access to materials and financial resources and further incapacitates them in their bid to ensure the general well-being of their families. Widow, particularly in Yoruba culture do not have direct access to the husband's property, except the ones given through her children. At times, widows who do not have children for their husbands are in some cases chased out empty handed after the death of the man. In respect of this, Oloko (2001) reports that, as soon as a prosperous husband dies, his relatives descend on the grieving widow, cart away important assets

and even chase her out of the matrimonial home. She explains further that prosperity grabbing" and "chasing off" are parts of the common experience of widows whether animist, Christian, or Muslim and regardless of the ethnic group. Bamgbose (2005) observes that Yoruba culture considers women as part of the husband's estate, to be inherited by relatives of the husband, a widow who refuses to cooperate with the family on this ground may be disowned alongside her children and left alone to fend for themselves.

Further, illiteracy and joblessness are major contributing factors to the pathetic condition of most widows. Okonkwo, (2004) points out that high level of illiteracy among widows has put them at a disadvantaged position. According to him, it is illiteracy that would make a widow to be stripped naked and forced to lie with her husband's corpse in a final embrace as a mark of severing all sexual relationships with the dead man. He emphasises that this last sexual intercourse with the dead husband is certainly humiliating and dehumanising, but the illiterate community believes that this love-making between the widow and her dead husband will soothe the spirit of the dead man. In another dimension, studies have shown that widowhood rites and practices, meted on widows who are educated and have a means of livelihood are not the same as those who are less educated and are not economically empowered, Emewu (2003) & Babalola (1997). They pointed out that though they have both lost their bread winners, but that the educated widows are economically empowered and are able to fight for their rights because of their financial capability. They also pointed out that women who are in the best position to withstand the pressure to comply with widowhood rites are usually those who are educated and enlightened enough to challenge those trying to impose rites on them or wealthy enough to provide huge sums of money in lieu of compliance.

The psychological effects associated with widowhood as pointed by (Adebowale 2008& Ifejika, 2001) include: frustration, anger, anxiety, deprivation, isolation, agony, loneliness, rejection and sickness. These are full of torments and barbaric in nature. It was revealed that the psychological problem faced by widows are more pronounced than that of the men because of socio-cultural attachment assigned to the state of widowhood. Oloko (1997) had earlier confirms that psychological trauma is perhaps the most widespread and disturbing challenges faced by all widows and as a result of this, some widows tend to withdraw from the society to the extent that they are cut off from old friends and associates of their husbands and in the process, the social isolation and loneliness begins to impair their health.

Above all, the consequences of economic reforms in Nigeria, resulting in undue government policies, mismanagements of funds, scarcity of commodities, high cost of living as well as insecurity in the country are having great implications on the poor widows who find it difficult to cope, particularly as they do not get necessary support and financial assistance from people relatives, the society and government. Moreover, public policies have not been sufficiently developed to protect widows' inheritance rights as well as protect them against all forms of abuses as it is done in the developed countries. Also, government and non-governmental organizations (NGOs) have not adequately focused on this section of the population with a view to give them necessary financial and legal support. As a result of this, most widows who could not cope It is not surprising that a widow who is incapable of getting financial assistance and basic needs such as food and shelter may end up withdrawing their children from schools and resort to prostitution to support themselves and their family. Other may tensed up as she strives to make ends meet, and in some cases may lead to death. This corroborate the opinions of Ilemobade (2005), that lack of support

for widows often force the young children of most widows, particularly the females among them to drop out of school in order to cater for other siblings, while the males becomes truants in the course of fending for themselves.

The above background depicts the characteristics of the socio-economic status of widows. It is therefore important that efforts are geared to reduce their problems in order to take care of their children and improve their overall welfare. A lot of problems widows face can be solved if they are gainfully employed. Widows need to engage themselves economic activities, such as vocational skills acquisition to enable them meet the various challenges of widowhood. Vocational skills acquisition is a major economic activity that can guarantee and empower widows to have a better future. It involves the acquisition of skills, abilities, values, attitude and competencies essential for employment, on the job improvement as well as poverty reduction. There is no doubt that it will assist widows acquire the necessary knowledge, skills, attitudes, values and experiences they require in order to adjust socially, economically and psychologically.

On the importance of vocational skills acquisition, Oni (2007) described it as an aspect of training that gives its recipients the opportunity to acquire practical skills and knowledge needed for entry into the world of work as self-employed. He emphasized that vocational skills is useful because its occupational content offers the trainees the opportunity to acquire skills, attitude and knowledge needed for technological growth of an individual as well as that of a nation. In addition, Bhola (1994) views vocational skill training as that which can liberate women, particularly, widows from unemployment, economic dependency and poverty. Corroborating these, Akpama and Andong (2008) describe vocational skills acquisition as economic empowerment opportunities that can sustain widows and children. According to them,

this will expose the widows to necessary economic opportunities as well as having access to supportive services that can liberate them. Vocational skills acquisition that are viewed in this study include: tie and dye/batik, cloth weaving, soap making, sewing/fashion design, hair dressing, beads making, cream and cosmetics, cakes and confectionaries. These skills have been found to provide the kind of empowerment that can make widows self-reliant and protect them from exploitation and oppression.

To further provide a platform to develop strategies for reducing the degrading psychological and economic hardship of widows, there is need for widows to have access to micro-credit loan facilities. They needed funds to establish some basic economic ventures as most of them had hitherto depended solely on their spouses. Observably, widows generally lack financial support from friends and relations as well as individuals in the society. Micro-credit loan will be a veritable means of mobilising fund to ameliorate the poor socio-economic and psychological conditions of widows. Olajide (2004) posits that micro-credit loan is a small loan made available to the poor or low-income groups in the society without any collateral to secure such loan. In many communities, a final source of financial assistance could be found in the rural cooperative societies, (ajo or esusu). The notable ones are the loans from state governors through micro finance Banks to widows of the fallen heroes in all the states, loans from country women association of Nigeria (COWAN) as well as loans from public and private cooperative societies. Literatures have revealed that micro-credit loan makes the economic activities to be productive, create employment opportunities, generate additional income, and at the same time contributes significantly to national development, (Olajide 2004; Oni 2007; Akpama & Andong 2008). It would also empower widows to provide food, clothing, shelter and good education for themselves and their children. Magaji and Aliyu (2007) noted that loans

with skills' training are found to be more effective in addressing many socio-economic problems of women especially in developing countries. They also revealed that women and widows who are able to secure loans improve on their productivities than those who do not have the opportunity of securing loans. Thus, the financial problems and poor standard of living of widows which comes as a result of the husband's death would be drastically solved with their engagement in vocational skills acquisition and micro-credit loan facilities made available to them. This will to a greater extent help them to provide food, clothing, shelter and good education for their children.

The above fact therefore raise the issue of to what extent can widows in southwestern part of Nigeria have access to vocational skills acquisition and micro-credit loans to reduce the socio-economic and psychological effects associated with the burden of widowhood? Although, there are rich literature in widowhood practices in Nigeria which have covered cultural development of widowhood practices (Osagie, 1995; Olaniyi, 2010); psychological adjustments (Ogundipe, 2009); traditional right to inheritance (Mark-Odu, 1994; Okoye, 1995; Anyanwu, 1999); violence against widows, (Nwaogugu, 1989; Mark-Odu, 1994; Okoye, 1995; Adesina, 2002; Bamgbose, 2005), there is dearth of empirical studies on the extent to which widow's access to the combination of vocational skills acquisition and micro-credit loans had influenced the socio-economic and psychological adjustments of widows. To this end, this study considers widow's engagement in vocational skills acquisition and micro-credit loans as ways of cushioning the effects of widowhood in Nigeria.

1.2 Statement of the Problem

Widowhood and its harmful traditional practices have brought hardship, unjust and inhuman treatment to widows and their dependants. The state of widowhood,

particularly in South-western Nigeria has been associated with poor standards of living. Further, the state is concomitant with the inability to pay children's school fees; provide adequate food, secure good accommodation, meet children's needs, maintain household, as well as poverty, sickness and even death. In addition, many widows do not have any educational background that can qualify them to look for jobs, and a number of them do not have the opportunity of inheriting any property due to injustice, ignorance, and poverty. Added to the increased burden of raising children without the help of the husband, widows are often deprived of moral and financial support when needed. It is therefore not surprising that most widows feel inadequate to cope with the increased responsibilities resulting from their status as widows.

Thus, this outlined predicament of widows necessitates the salient questions of what happens to widows concerning managing these problems. How would they cope? How would they take care of their children? What can be done to ensure their social, economic and psychological adjustments? To what extent can engagement in different vocational skills, such as tie and dye/batik, cloth weaving, soap making, sewing/fashion design, hair dressing, beads making, cream and cosmetics, cakes and confectionaries, as well as securing micro-credit loans help such widows in addressing these problems? It is on this background that this study investigates the extent to which access to vocational skills acquisition and micro-credit loans would influence the socio-economic and psychological adjustments of widows in south-western Nigeria.

1.3 Objectives of the Study

The broad objective of this study is to establish the efficacy or otherwise of vocational skills acquisition and micro-credit loans on socio-economic and psychological adjustments of widows in Nigeria. The specific objectives are to:

- 1 Determine the extent to which vocational skills acquisition and micro-credit loans can impacts socio-economic and psychological adjustments of widows in Southwestern Nigeria
2. Ascertain the effects of vocational skills acquisition and micro-credit loans on the social adjustments (change in marital status, feeding status, housing, employment opportunity, health status, standard of living, control over the children, etc.) of widows.
- 3 Determine the effects of vocational skills acquisition and micro-credit loans on the economic adjustments (household maintenance, financial/income status, general standard of living, meeting the children needs) of widows.
4. Ascertain the extent to which vocational skills acquisition and micro-credit loans will impact psychological adjustments, (self-control, self-esteem, frustration, depression, self-confidence) of widows.
5. Determine the perception of widows about the effectiveness or otherwise of vocational skills acquisition programmes and micro-credit loans in addressing and meeting the socio-economic and psychological needs of widows.

1.4 Research Questions

- RQ 1. What are the impacts of vocational skills acquisition and micro-credit loans on socio-economic and psychological adjustments of widows?
- RQ 2. What are the perception of widows about the effectiveness of vocational skill acquisition in addressing and meeting the socio-economic and psychological needs of widows?
- RQ 3 What are the perception of widows about the effectiveness of micro-credit loans in addressing and meeting the socio-economic and psychological needs of widows?

1.5 Significance of the Study:

The expected findings of this study would be of great benefit to widows and the generality of women by impacting in them psychological consciousness that would help them to cope with life of widowhood. Also, the introduction of skills and micro-credit loans facilities would help to strengthen the relationship between widows and the instructors as well as people in the community. It will also facilitate their meaningful contributions at the society at large.

The study would help adult educators, administrators, government and non-governmental organisations (NGOs), consultants, social-workers, psychologists and stakeholders in identifying the socio-economic and psychological problems experienced by widows in relation to feeding status, housing, health status, standard of living, children discipline, household maintenance, financial/income status, general standard of living, companionship, self-control, self-esteem, frustration depression and self-confidence in a bid to finding lasting solutions to these problems.

The study should help in educating widows by providing basic information on how to live a fulfilled life regarding their socio-economic and psychological needs which can be achievable through their engagement in vocational skills acquisition programmes. Also, having financial assistance from micro-credit loan scheme would help in providing required credit facilities for skills sustainability.

The study would be a veritable reference source for students, career administrators, educational planners, government and NGOs and philanthropists. The expected findings of the study would also enable educational planners review the existing curriculum and incorporate in it topics that would lead to empowerment of widows and the generality of women. It would also be of great significance for

academic purposes by contributing to the existing studies on widowhood, particularly the pattern of adjustment of widows in Nigeria which will be compared to other developed countries.

1.6 Scope of the Study

This study focuses on the extent to which vocational skills acquisition and micro-credit loans influence widows' socio-economic and psychological adjustment in south-western Nigeria. The study was restricted to three purposively selected States in the South-western part of Nigeria; Ondo, Oyo and Lagos. The choice of these states was borne out of the fact that they represent the larger cultural background of south-western people before the creation of new state. The study was delimited to widows who have spent at least one year in widowhood, to allow for the psychological recovery from the state of denial and shock following the death of their husbands. Further, the study was restricted to fifteen (15) organisations, covering: governmental, non-governmental and religious organisations. The choice of these organisations was also based on their viability in terms of care and attention for widows over the years, high level of productivity and good record of work practices that exist in such organisation. The study was also delimited to ten vocational skill programmes which include: soap making, Tie and dye\batik, beaded bags\necklaces, fashion-design\sewing, cloth-weaving, hair-dressing, cream, candle, cakes and confectioneries production. The organizations involved are presented in table 1.1. below.

Table 1.1: Selected Organisations chosen for the study.

State	Governmental organization	Non-governmental organization	Religious organisation
Lagos	Lagos State Government Vocational Training and Skill Acquisition Centres. Women Development center, Agege, Lagos.	INRI Widows Foundation, Oke Afa, Ikotun. Nigeria Air Force Officer's Wives Association, (NAFOWA) Vocational Centres, Ikeja,	Foursquare Women International, (FWI) Vocational Centre, Agege-District, Lagos.
Oyo	Ministry of Women Affairs, Vocational Skills Acquisition Centre, Secretariat, Ibadan.	Christian Care for Widow, Widowers and Aged (C.C.W.W.A), Ashi Bodija. Faith Care Widows Centre, Ibadan. Ikolaba Vocational Skills Centre for Widows, Ibadan.	Bishop Akinyele Memorial Anglican Church, Iwo Rd. Ibadan,
Ondo	Ministry of Women Affairs, Vocational Centre, Oda Road, Akure Ondo-State Adult & Non-formal Education & Skill Acquisition Centre Akure	Joy Bearers Christian Centre, Ondo RD. Akure, ST. JOAVIC Foundation Ilesa RD Akure	C.A.C Prayer Centre's Vocational Center, Adofure, Idanre RD Akure

1.7 Operational Definitions of Terms

The following terms are defined as used in the study for proper understanding of the study.

Vocational Skill acquisition: In this study, Vocational Skill acquisition refers to the occupation engaged in or training skills acquired by widows as a means of livelihood which will enable them become enterprising and empowered. Widows in this case are exposed to skill such as soap-making, tie and dye\batik, beaded bags\necklaces, fashion-design, cloth-weaving, hair-dressing, cream, candle, cakes and confectioneries.

Literacy: This is the ability of widows to read, write and understand as well as communicate effectively in their day to day business.

Micro-credit: This is the loan given or provided to widows for free or low interest rate, for the purpose of generating further income for their vocational skills without any collateral or security in sourcing for such loan.

Widows: These are women, young and old, whose husbands are late, and have undergone training in various vocational skills.

Empowerment: This is a training empowerment programme through which widows acquire skills in some vocations to improve their lots socially, economically and psychologically.

Socio-economic adjustments: -This refers to the income level of widows and their ability to keep, uphold and maintain the home within the socio-economic context.

Psychological Adjustments: This refers to the factors that affect widows' thoughts, feelings, emotions and behaviours and action at a giving situation, and the mechanism used by a widow to repair her life to certain accomplished limited objectives or the ability of widows to re-adjust to life after the death of her husband

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAME WORK

This chapter presents the review of relevant literatures and the theoretical framework for easy understanding of the depth of this work.

2.1.1 Literature Review

This Literature review examined the concept and practices of widowhood globally, and particularly situates the Southwestern Nigerian widowhood practices in the context of the socio-economic and psychological factors. Therefore, the following concepts shall be examined:

- Concepts of widowhood
- challenges in widowhood
- Vocational Skills Acquisition and Adjustment in widowhood.
- Micro-credit Loans and Adjustments in Widowhood.
- Psychological adjustments in widowhood
- Widowhood practices in some other states of Nigeria and outside Nigeria.
- Empirical Studies.
- Theoretical Framework
- Appraisal of Literature

2.1.2 Concepts of widowhood

A widow is a woman who lost her husband through death and remains unmarried. Bolarinwa (1995) defines widows as women whose husbands have died and are left alone to care for the children and the properties left behind by their husbands. Morakinyo, (2001) also describes a widow as a woman who is married under statutory, customary or Islamic law and has the misfortune of losing her husband through death and has since remained unmarried.

In Yorubaland, observations have shown that when a person gets married, there follows a time that the marriage ends either in divorce or in death. This is the time that Ruth (1980), describes as a time experienced more by women than men, since women are more frequently widowed than widowers and that more men than women remarry after the death of their spouses. Statistics have shown that the chances of becoming a widow are two-thirds greater for women than for men (U.S Bureau of Census, 1991). One singular explanation given for this trend is due to the fact that men usually marry younger women and that women also live longer than men.

Cromie, [1998] put the life expectancy of African women at 70 years and that of their male counterparts at 65years, while in America and Europe, the gender difference ranges from 4 to 6 years, and in Russia, there is more than 13 years difference, between men and women. On the difference between male and female life expectancies, Gavrilov and Gavrilova, (1991), Cromie, (1998) and Murray, (2000), argue that women are biologically superior to men and thus live longer. In addition, Lopata, (1979), Godesky,(2005) and Galor & Moav, (2005), confirms that men are employed in more hazardous occupations like in military, factory, driving, and that men generally subject themselves to unnecessary risk, such as smoking and drinking, most of them are often murdered as a result of their engagement in politics and by business partners. Above all, African men are confirmed by Gavrilov and Gavrilova, (1991) & Lopata and Cromie, (1998) to have low life expectancy due to the aging effect of farming, poverty and war.

2.1.3 Primordial culture of widowhood

The influence of primordial cultural practices on widows was shown in Osagie (1999) in south-western Nigeria. According to him, primordial culture implies the existence of acquired norms, beliefs, values and total way of life of people in a

particular community. It refers to a design of living evolved by any group of people. It shows that culture is transmitted from generation to generation and reflects in people's attitude and orientation. In this context, widowhood is one of the cultural practices that has been in existence from time immemorial and transmitted from generation to generation. Abiona (2003) considers primordial culture from traditional and modern perspectives. He opines that traditional primordial culture is a cultural practice or orientation, which has effects on determining the patterns of behaviour within the community or towards certain programmes. Primordial culture from traditional perspective therefore is resistant to changes towards the way of life of the people. People, therefore, tend to remain the way they are and take to their own way of doing things. Widowhood, therefore, being an embodiment of culture, its observance is regarded as 'sacrosanct' (Adediran 2005).

The primordial culture on widowhood holds that a widow's hair must be shaved and she must observe the early morning cries and be confined to a solitary place, among other rites. But this cannot be supported scientifically in the modern time. In spite of modernisation, primordial traditional culture of widowhood practices still persists in this part of the country. There is still the belief that the spirit of the dead husband might torment the wife or the gods and goddesses of the land might fight back if these rites are not observed. Through primordial culture, studies have revealed that widows most especially in south-western state of Nigeria as well as other parts of the country are tortured and dehumanised. A widow is made to observe some widowhood rites and practices after the death of the husband. This could last from seven days to two weeks, while the duration for wearing dark cloths ranges from three months to a year depending on culture and family position. This, according to (Adesina, 2002) depends on the age of the widow and that no specific period is

stipulated, while Aderinto, (1999), emphasises that it is to ascertain whether the widow is pregnant or not.

2.1.4 Challenges in widowhood

Widowhood entails a lot of challenges. This ranges from the emotional feeling of loss to loss in social status and significant loss in income and financial status, which invariably lead to fall in standard of living for the family. The widows are faced with socio-economic and psychological challenges ranges from changes in marital status, feeding problems, housing problems, employment problems, health related problems, poor standard of living, lack control over the children, household maintenance problem, low or no financial/income status, low self-esteem, frustration, depression, and lack self-confidence among others. Shocker, Isook and Lyons (1987) confirm that apart from emotional feeling of loss, widowhood leads to loss of social status, which signifies loss of income and financial status, which invariably leads to fall in standard of living for the family. The socio-economic effects of widowhood on widows are direct and indirect. The experience of economic hardship or having difficulties in paying bills and providing the essentials things of life is stressful. This also influences the type of quality of housing individuals can afford and the neighbourhood which they live, both of which are associated with mental health (Hill, Ross and Angel, 2005; Ross, 2000). This corroborated Adebowale (2008) who pointed out that the psychological problems faced by widows are more pronounced and entangled than that of men as a result of socio-cultural attachment assigned to widowhood. The problems according to him include rejection, poverty, loneliness and wickedness which are full of torment and barbaric in nature. It gives widows, social and psychological trauma which can degenerates to heart failure, kidney problems, diabetics, killing widows in large number and turning their children to orphans

abruptly. Ifejika (2001) was also of the view that psychological trauma is perhaps the most widespread and deadliest disease suffered by all widows.

Other challenges of widows include cultural imbalances observed in the practices of widowhood in Nigerian culture. The Bible confirms that a man ought to love his wife as his body even at death. "He that loveth his wife loveth himself" (Eph. 5: 22-28, KJV), this does not mean that the wife is a slave beneath the husband's feet. She is his helpmate taken from his side, to remain at his side as equal partners. But this is not so in Africa culture. In the culture, tradition are hard on widows than widowers, for instance, there are usually rituals to undergo, nearly all of them are dehumanised and tend to be reinforced to the second class status. She is made to feel miserable, wretched and guilty over her loss. She may be required to sit unwashed on a mat weeping and wailing at certain times of the day and night as part of mourning rites. She is seen and treated as an ill-luck goat to be avoided so that she does not infect others.

In his findings, Izuak (1999) pictures Nigeria's traumatic widowhood experiences in the following words. "A state of being newly widowed can be the most traumatic experience in a Nigerian woman's life. This is because when a woman loses her husband, she immediately becomes an outcast in the culture of many ethnic groups in this country. It is like a wall of Jericho is instantly erected between her and the rest of the world. She will, in the course of her mourning, have to undergo certain traditional rites and practices forming part of the deceased husband's funeral ceremony and are intended to show respect to the dead husband. Though they are mostly dehumanising, punishing and humiliating for the widow, but because the woman is viewed and regarded as purchased by the dead man, she is expected to go

through a public self-mortification and self-abasement to demonstrate the calamity that has befallen her".

In the same vein, Oloko (2001) classifies widow's problems into two broad categories: Problems associated with harsh widowhood rites which they are forced to undergo" and "those associated with the inheritance". On the first category, he notes that in different parts of the country widowhood is associated with rituals and taboos, which are degrading and inhuman, as regards inheritance, she notes that, the situation in rural areas is such that, as soon as a prosperous husband dies, his relatives from the city or town descend on the grieving widow, carting away important assets and even chase her out of her matrimonial home. "Prosperity grabbing" and "chasing off" are part of the experiences of widows, whether animist, Christian, or Muslim regardless of their ethnic group, caste or culture.

There are contrasts between the experience of widows and widowers in Nigeria. Widowers across Nigeria rarely go through ordeals at the demise of their wives. They are never subjected to indignities when their wives die. For example, during the funeral rites, the widower is not subjected to any of the dehumanising experiences widows go through. During the funeral, the widower sleeps where ever he wants, though confined to a particular place, but he is allowed free movement within the house, as a matter of fact, widowers are not restricted from visiting certain places, (Awoh, 2004). After the mourning period, they simply change the colour of their dress which they used for mourning their wives, Ofong (1996). Observations have shown that in Yorubaland, some men even go to the extent of having girl friends they marry shortly after the mourning period, and in addition, if such a man has a daughter that is married, instead of the man providing money for the wife's funeral, the in-laws are asked to do so. A widower in every culture is also free to remarry as quickly as

possible unlike the widow. The fact that widowers are not subjected to these types of dehumanising rites, which their female counterparts are made to go through, suggests a gender bias.

On the contrary, Aderinto (1999) discovers in his study that when a man dies in Yoruba land his wife/wives are expected to express the sorrow through crying and often falling into the hands of others surrounding her who would prevent her from injuring herself. Laolu (2000) confirms that a widow goes into confinement for seven days, during this period she is not allowed to go out, take her bath or change her clothes, she is expected to sit on bare floor or on a mat at best and only few influential and educated widows are being provided with mattress to put on the floor. Supporting this, Fazoranti (2006) in his empirical study reports that in some Yoruba communities a widow is expected to eat from broken plates and cook with broken pots and on the seventh day, her hair is shaved to sever the bond between her and the dead husband. She also keeps a vigil and appears very sorrowful by wailing and crying profusely. If she fails to mourn, it is believed "she may become mentally deranged or forfeit the right to any benefit. After this, she goes into mourning proper, which is for a period of three or four months (120 days) during which she is to be of impeccable behaviour so that her late husband's spirit may gain quick entry into the community of his ancestral spirit. The widow according to him is not expected to look in to the mirror for fear of seeing the deceased husband. At the end of three or four months, she performs the outing ceremony, which include being washed in the night after having the final wailing, making some rituals which are expected to finally put the spirit of the departed soul to final rest and the "outing" which involves change of dresses and being led to the market.

The deceased husband's property is then shared among his children equally. If the family is a polygamous one, the property will be shared into the number of wives he had. If on the other hand, the man left a will; his property will be shared in accordance with his will. The widow may or may not remarry. Traditionally, the widow is handed over in marriage to her deceased husband's younger brother. An older brother, by custom, is never allowed the right of levitation of the demise of a younger brother. The widow usually goes into elaborate preparations for the outing ceremony after the three months mourning period which will further pauperise her. The widow then steps into the shoes of a provider, also owing to the economic situation of the country, many women have turned breadwinners of their families (Awoh, 2004). However, in spite of four UN World Women's Conferences (Mexico 1975; Copenhagen 1980; Nairobi; 1985, and Beijing 1995) and the ratification by many countries of the 1979 UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), widows are barely mentioned in the literature of gender and development, except in the context of aging. Yet the issues of widowhood cut across every one of the 12 critical areas of the 1995 Beijing Platform for Action, covering poverty, violence to women, the girl child, health, education, employment, women and armed conflict, institutional mechanisms and human rights.

2.1.5 Factors influencing widowhood

The factors influencing the practices of widowhood in most African countries, most especially in Nigeria are numerous as they include illiteracy, poverty and male dominance in the society.

2.1.5.1 Concept of illiteracy

Studies have shown that illiteracy has been seen as a major factor affecting the majority of women and widows worldwide and has made them depend solely on

their husbands for financial assistance while the death of their husbands has rendered them economically vulnerable by exposing their hopelessness and financial helplessness, (Okonkwo 2001 Emewu 2003 & Babalola 1997). In their findings, they reveals that illiteracy breeds superstition, lack of self-confidence, fear of change and incompetence in managing one's affairs in an environment. The National Policy on Education (2004) defines education as that process that helps to develop the whole man, physically, mentally, morally, politically, socially and technologically to enable him function effectively in any environment in which he may find himself, it broadens one's horizon. It is an enabling factor in an individual's success and is the key to progress. Unfortunately, illiteracy is the traditional mark of women in Nigeria. The popular belief is that it is unwise to invest in the education of the female child because "the natural place of a woman is in the kitchen" (Okoye, 1995). This severe but general discrimination and neglect of the female child's education hinders their progress as most of them are not accorded their rights and cannot fight for such rights.

The suffering of illiterate widows can be classified into stages, which includes: loss of social status, from a married woman to a widow, low or no financial status as a result of being a full house-wife, low self-esteem as a result of illiteracy, poverty and intimidation. Shocker, Isook and Lyons (1987) confirm that apart from emotional feeling of loss, widowhood leads to loss of social status, which signifies loss of income and financial status, which invariably leads to fall in standard of living for the family. Stressing the danger of women illiteracy, Olumukoro, (2011) confirms that woman's disadvantaged position perpetuates poor health, inadequate diet, early entering into motherhood, frequent pregnancies and continued cycle of poverty. In addition, Okonkwo (2004) points out that illiteracy of widows in this part of the country has put them at a disadvantaged position. According to him, it is illiteracy that

would make a widow to be stripped naked and forced to lie with her husband's corpse in a final embrace as a mark of severing all sexual relationship with the dead man. This last sexual intercourse with the dead husband is certainly humiliating and dehumanising. The illiterate community believes this love-making between the widow and her dead husband will soothe the spirit of the dead man.

Observations have also shown that widowhood rites and practices, meted on widows who are educated and have a means of livelihood are not the same as those who are less educated and are not economically empowered. Emewu (2003) & Babalola (1997) points out that though they have both lost their bread winners, but that the educated widows are economically empowered and are able to fight for their rights because of their financial capability. They also pointed out that women who are in the best position to withstand the pressure to comply with widowhood rites are usually those who are educated and enlightened enough to challenge those trying to impose rites on them or wealthy enough to provide huge sums of money in lieu of compliance.

In the same vein, Education is one of the personal resources that have been identified as a coping strategy for widows during the process of grief. They also revealed that the issue of staying in-doors for a long period during mourning rites is more pronounced among illiterate widows than the educated widows. The illiterate widows are compelled to stay indoors for as long as the family of the deceased wishes, while the educated or working class widows will have to resume work latest two or three weeks after the incident. A notable example is a particular woman working with a university. She was married to a king and after the demise of the husband the Community wrote the university authority to allow the widow observe the mourning rites for a period of time. The Authority wrote back telling them the

implication, that is, the woman will not receive salary for that long period. The woman, knowing fully she had a huge debt to pay decided to resume work so as not to lose her salary for the month. Evidence in this regard suggests that widows who are educated and gainfully employed have sufficient financial resources to cushion the effect of economic hardship brought about by widowhood. She may not have to look forward to financial assistance from family members to look after their children or themselves.

Research has also shown that educated widows have easy access to information regarding their health, as well as social, emotional, and cognitive development, (Demarest, Reisner, Anderson, Humphery, Farquhar and Stein, 1993). Supporting this, Okoye, (1995) rightly observes that the 'education of a boy means education of a man; education of a girl means education of a family. Unless a woman is educated, there will never be an educated home or an educated community, (UNESCO 1989). Allele Williams (1986) also contends that for as long as Nigerian women remain illiterate, so long will the "cross and curse of Nigerian education". Therefore, for women (widows) to be free from all forms of abuses, and to be fully empowered, Nigeria should invest more on the education of womenfolk. They must have at least basic/literacy education, which will make them free from all forms of ignorance, diseases, superstitions, dependency and all forms of abuses.

2.1.5.2 Poverty

Another factor that influences widowhood practices is poverty. Poverty is defined as the inability to live a decent life with respect to food, shelter, health care, and other social amenities (Omolewa, 1998). Peoples' financial constraints have far reaching consequences in shaping their social outlook. Poverty gives rise to the scandalous scramble for a dead man's property. Greedy, hungry and poor relations

could be said to secretly look forward to the death of their wealthy relations, most especially where such a man has no surviving male. The poor relations always feel that the death of their rich relative is a good opportunity for elevating themselves from abject poverty. This explains why villagers cling on to customs and tradition in handling a deceased brother's possessions, including his widow and children (Duke, 1990).

Poverty is the root cause of the insistence on elaborate cooking and drinking as part of widowhood rites in most places. The poor and the hungry see this as a golden opportunity to feed themselves at the expense of the widow. The period of mourning with regard to the length of time the family members stay with the bereaved family is made to last as long as possible because they (family members) will be feeding at the expense of the bereaved family. Confirming this, Okoye, (1995) describes that within that period, the daughters of lineage will pretend of taking care of the widow by bring their babies and hidden spoons in their handbags to feed as parasites on the widow.

Further, the show of affluence demonstrated during burials by some families leads to poverty. People are known to have suffered financial ruin at the end of burial rites. Some wicked relations force the widow and her sons into emptying their deceased brother's bank account, suggesting the most befitting burial must be accorded their late brother. They see this as an avenue to lavish the money since he rendered financial assistance to them while he was alive or to ensure that the clever widow does not remove any property from the dead man's house. This shows that poverty accounts for some of this customary callousness exhibited by the society to the widow and it is not surprising that the widow loses all her deceased husband's property to the male successor within the late husband's family.

2.1.5.3 Male-dominated Society

Most societies in the world are male-oriented and dominated. Maleness is usually associated with, superiority, an attribute men ascribe to themselves as divine right and as a fact of natural selection (Okoye, 1995). Society accepts and hands down from generation to generation that male is superior to female. All authority is vested in the man. In Nigeria for instance, a woman's identity makes sense only in the context of some male background or connection. For instance, bail is provided for in Section 35 of the 1999 Constitution and the Criminal Procedure Act. It is available to an accused person except in capital offences. An accused person in custody may be required to produce a surety or sureties. This provision is gender neutral on who may stand as surety. In practice, women are generally barred from standing as sureties despite that they meet all conditions and qualify to stand as surety (Bangbose, 2005). Marriage is the measure of attainment for a woman. This explains why a woman worships her husband and calls him "my master", the husband is deified. This divinity ascribed to the husband by culture influences the performance of rites and rituals when the man dies. The suggestions of impurity, defilement, cleansing and purification as well as period of seclusion become part of widowhood practices (Okoye, 1995).

In Yoruba culture, the boy-child is conditioned to know that he will become the head of a family. He is given ample opportunities to acquire leadership qualities in preparation for adult life, whereas the girl-child is conditioned into accepting the second fiddle. It is the girl's role to do the household chores and boys are to attend to errand outside the home. Economically, the woman is invisible and her labour is not recognised. Politically, she has no voice and sometimes no vote (Opeke, 2003). Religiously, the men hold firmly to the biblical details of the story of creation.

Woman was created from a rib taken from the side of the man; therefore, the man stands out to be the real creature, for example, Ahonsi, (1996) emphasises that among the Igbo, culture forbids women from breaking kolanut which is a very important and symbolic fruit. The breaking of kolanut signifies warmth, unity, peace, friendship and wish of progress. Women are expected to present kolanut to men, but should not be allowed to place their hands on the kolanut.

Women are regarded as commodities in the act of bride price payment. Men exchange women for money or materials (Bettie 1972). The man determines the woman's personal, physical, psychological and even emotional needs. The man measures a woman's life and women have no say. The male-dominance influences greatly the practices of widowhood. This is exemplified as widowers get remarried shortly after the death of their wives, while the widows mourn for months. As the man paid the bride price, he owns the woman in totality and she must under strict cultural demand mourn with all her heart and body, Okoye, 1995).

The socio-economic effects of widowhood on widows are direct and indirect. The experience of economic hardship or having difficulties in paying bills and providing the essentials of life is stressful. Economic resource also influences the type of quality of housing individuals can afford and the neighbourhood which they live, both of which are associated with mental health (Hill, Ross and Angel, 2005; Ross, 2000). In the rural communities, a final source of assistance could be found in the rural banking system and friendly societies. Widows who had guarantors were given small loans from the rural banking systems known as Esusu (thrift and loan groups). They take this loan for trading, in order to cater for themselves and the children.

In other separate studies, Burkhauser (1994), Sandell and Lams (1997) report that the high rates of poverty among widows, remain a primary concern of policies for

the elderly. Faced with the loss of resources in widowhood, women have only a few options available to improve their economic status. Re-marriage is difficult because of the demographic imbalances caused by shorter male life expectancy. Since earning income is the main means women can improve their status, this becomes increasingly difficult to achieve with age. This is because such widow may be unwilling or unable to seek or find employment, and they are likely to face discrimination in the labour market (Morgan 1976; Wisock and Skowron, 2000). Social system determines what widows can do in the economy. The support systems, which form the basis of widow assistance in the past, have given way to a more individualised survival system, but the customary rules, which determine the system of inheritance of assets and property, have not changed. Customary rules of inheritance as well as right to use of property places the widow in a difficult position. Rules and regulations relating to the use of land for agriculture have remained unchanged over time. This is more pronounced if the widow has no male children who can inherit their father's land. As a result of this, widows in Nigeria, most especially the poor ones have no secure right to inheritance.

2.1.6 Vocational Skills Acquisition and Adjustments in widowhood

Vocational skill is not a new concept in Africa, before the advent of colonial influence in Africa, there were traditional educational systems which are prevalent in African societies, in Nigeria for example, children are involved in practical farming, fishing, weaving, cooking, caring, knitting, painting, wood making and so on. Vocational skills, is simply a new name for a practice that is as old as civilisation. Man, since the beginning of time, has worked for his livelihood. This has made it necessary for him to learn to work. Most educators, general and vocational, agree that vocational skill is concerned with learning to work.

Vocational skill in a broad sense is an organised and unorganised method of securing occupational confidence and the experience of any individual whereby he/she learns proficiency. A vocation in general term simply means one's occupation or work or one's means of livelihood. Skills, according to the Oxford English Reference dictionary refer to practiced ability, or expertness to do something especially with ones hands or some other part of the body. Vocational skill is a highly useful system because its occupational content offers trainees opportunity to acquire skills, attitudes, interests and the knowledge which they need to perform technologically and economically the job that is beneficial not only to them but to their society as a whole. Vocational skill enables any individual that has benefited from it to become an employer of labour; such an individual is empowered economically.

On the importance of vocational skills, Chijoke, (2001) and Akpama and Arikpo (2003), assert that the products of vocational skills are well equipped to be job creators, self-reliant and employable. Also, Palma (2005), opines that skill training is an important link to increase in productivity, quality, diversity and occupational safety, as well as improvement in health and increasing income. Generally, there are different vocational skills people can engage in, but this study particularly views the following vocational skills as that which can alleviate the suffering of widows in Nigeria: hair dressing, fashion design, cloth-weaving, soap-making, tie and dye\batik, cream\cosmetics, cake and confectionaries, catering\food vending. Widows need vocational skills to liberate them from unemployment, economic dependency and poverty. Vocational skills provide the kind of empowerment that can make widow self-reliant and resist exploitation and oppression. Vocational skill has therefore been promoted as an antidote to poverty among widows.

2.1.7 Adjustment in Widowhood

Widowhood has been observed to have negative association with the financial well-being of women in cross-sectional studies, as changing social support system (Lopata, 1979), and the social-psychological consequences of lowered life satisfaction (Harvey, 1998). The psychological effect and emotional stress upon widows are not the only components. Widowhood can usefully be viewed as a complex transition, with multiple possible consequences, both subjective and objective, while both genders can be expected to experience the subjective loss of partner, the objective consequences differ for widows and widowers. The differences are mainly due to gender roles and the gender-based division of labour in marriage (Lee, deMaris, Bavin, and Sullivan, 2001), men within the traditional division of labour, are relied upon as breadwinners of the family. On the other hand, women take charge of home-making and child-care services. Apart from the problem of adaptation and adjustment in widowhood, there are numerous objective changes and consequences which are thought to occur following loss of a spouse and to which the widowed must respond after the death of the major income earner.

Adjustment deals with the way an individual adapts to his/her environment and demands of life. This includes how he/she relates to others in the community where he/she lives (interpersonal relationship) and how he/she copes with his/her responsibilities and inner feelings on the other hand (intra-personal relationship). Bakare (1970) lists eight internal and external factors that determine psychological wellbeing of individuals particularly in Nigeria as health, food, shelter, job, finance, religion, government amenities, as well as political stability. It is a two-way process, fitting oneself into a given circumstance and manipulating the circumstance to fit

one's need. Generally, adjustment emerges from an interaction of the environment and the individuals.

Adjustment is a process of accommodating oneself within a given circumstance. It can also be described as the series of processes by which the individual strives to maintain satisfactory equilibrium in the face of constant changes within him/her and the environment. Adjustment provides a functional perspective of viewing and understanding human behaviours. The test of effective adjustment is not the absence of crisis but the manner in which individuals react to crisis. All human beings are faced with the challenges of adjustment and human life consists of several cycles of adjustment crisis. Some of the stressful experiences of life that all human beings have to face are marital problems such as divorce, separation, spousal death, loss of jobs, health problems, financial and family problems. Therefore, bereaved individuals are also faced with adjustment problems.

Falaye (1997) posits that adjustment is the capacity of individuals to find satisfaction from a stressful situation. The state of adjustment is not a fixed condition but a continuing capacity for re-adaptation. It is a process, a fluid condition of balance, imbalance and rebalancing as individuals respond to inner and outer stress that affects human life. In the same vein, adjustment as a broad term can be used to cover complex human behaviours such as emotional stability, freedom from neurotic symptoms, getting along with people, social participation, realistic self-confidence, absence of socially disruptive and self-defeating behaviours, healthy attitude about sex, marital success and coping with life situations such as bereavement. Adjustment is usually assessed by means of interviews, detail rating by parents, teachers or peers and self-report, adjustment inventories and questionnaire.

From humanistic point of view, adjustment involves a great deal more than simply coping with life's circumstance, it requires that individuals develop their human capabilities to the fullest-self-actualisation. Thus, for a meaningful process of self-actualisation, a flexible self-concept is essential. The existentialists view adjustment as the individual's ability to move beyond simply adjusting to the environment and to becoming something according to their own personal ideals. They see human beings as free and responsible for what they make of themselves. The adjusted person to them is one who shows spiritual courage, makes his/her own decisions, takes responsibility for the way he/she lives his/her life, pursues his/her own unique values and finds meaning for his existence.

Gentry, Kennedy, Paul and Hill (1995) argue that one of the biggest stressors in spousal loss concerns the adjustment of the bereaved partner with respect to household roles. They observe that the surviving spouse has to adjust to new acquisition, maintenance and disposal responsibilities, at a time when her motivation and ability to adjust are minimal. Lopata (1979) further notes that widows in industrialised countries lose status, which may result in discrimination and poverty as well as loss of a partner for recreational events. Gas-Strenas (1995) suggests that widowhood's tremendous stress is due to loss of identity. A widow loses her identity as a wife and partner and is forced to be a mother and father. When a spouse dies, the survivor must adjust psychologically to the loss of their closest confidant and must manage the daily decisions and responsibilities that were once shared by both spouses (Carey, 1979, 1980; Umberson, Wortman and Kessler, 1992).

Thus, adjustments required by widowed in adjusting to their spouses death as found out in this study is through their engagement in various vocational skill acquisition and micro-credit loans that can help them interact with others and at the

same time contribute meaningfully to the society. However, the event of spousal death now occurs very late in life, particularly in developed countries where chronically-ill adults have access to life-sustaining technologies and treatments. In such situations, the process of becoming widowed may begin years prior to the actual death, starting with the onset of the spouse's terminal illness. Aspects of the dying process, including how, where and when a spouse dies may have profound implications for how the elderly bereaved adjusts to the loss.

2.1.8 Participatory Approach to widowhood

The participatory approach prescribes that people have the right to participate in decisions that have an effect upon their wellbeing, (Littrell, 1976). Participation involves a shift in power. It is used as a means of empowering the weakest and poorest. The use of participation suggests people getting involved in political, economic and social activities before development could come along. The idea also means people standing on their feet and getting ahead of life. Participation is one of the key assess to continuous education or life-long education. The more widows participate in their vocational skills, the more efficient they are on the job and the more relevant they become in the society. Participating in vocational skills training and micro-credit loans activities promotes widows growth and interaction.

Participation is therefore a process, through which stakeholders' influence and share control over development initiatives, decisions and resources, which affect them (Anyanwu, 1992). Ownership of a project by stakeholders involves ensuring the widest possible participation of those who are to be the beneficiaries of the project. The essence of ownership is that the recipients drive the process, that is, they drive the planning, design, implementation, monitoring and evaluation of the project. The main tenet of participatory approaches to development is that the community and

stakeholders are collaborators in a project at every stage of project development (Anyanwu, 1992).

Participatory approaches can also challenge perceptions, leading to a change in attitude and agenda. They can also provide new and sometimes surprising insights. Participatory development can lead to increased self-reliance among the widows and the establishment of a network of self-sustaining organisations. Participatory approaches provide opportunities for the widows to contribute constructively to developments (World Bank, 1996).

Anyanwu (1992) further suggests that individuals or groups should take part in the planning, execution and utilisation of any welfare package/project that will improve their standard of living. It is such participation and integration within the community that gives individuals the pride of ownership and thereby makes them self-reliant on small-scale enterprises. When individuals are, in fact, faced with such high level of responsibility, it gives them a sense of belonging and confidence to face the future. This underlies the fact that change for better living can be brought about by cooperative effort of the people. In his assertion, Osuji (2000) emphasises that participatory approach is like a system unit, having different components, all functionally integrated. Community Development is an act of social system theory (Biddle 1979). This system is operated by the action of people. The basic unit is a role performed by persons. The civic roles performed by people are very important in community development practices. Thus, NGOs, community-based organisations (CBOs), philanthropists, voluntary organisations, women groups; churches, mosques and individual widows could form unions to fashion out ways of solving their various problems. That is, to fashion out solutions to their problems through self-help.

2.1.9 Micro-credit Loans and Adjustments in Widowhood

Women are central to the developmental process, they produce up to 50% of the food in the country and up to 80% in some other African states, work long hours for little or no money and are frequently supporters of countless households; despite these, women's access to land, capital and credits is limited. Micro-credit loan is a veritable means of mobilising fund that could be used to ameliorate the poor socio-economic and psychological conditions of women, especially, widows.

Olajide, (2004) emphasises that micro-credit loan is the name given to extremely small loans made available to the poor or low-income groups in the society without any collateral to secure such loans. This is to enable them establish some basic economic ventures. Micro-credit loan schemes have been classified into four types based on the institutional arrangements involved. These are: commercial bank scheme, intermediary organisations working with financial institutions, parallel credit programmes administered by NGOs and poverty-focused development banks, (Micro-finance banks). It is interesting to note that these and many other institutions in Southwestern, Nigeria are already involved in their efforts at assisting widows through various loans to cushion the socio-economic and psychological effects of widowhood. The notable ones that are common to all the states are the loans given to widows of fallen heroes in all the states, Loans from the state Governors through Micro Finance Banks, as well as loans from other NGOs. Observations reveal that those widows who are able to secure loans have improved upon their productivity. In support of this, Becker and Bayes, (1998), who carried out a study on the relationship between poor women's participation in micro-credit programmes in rural Bangladesh, reveal that women being empowered by this new sources of finance and related credit groups' support of NGOs have asserted their autonomy and authority.

Micro-Credit loan schemes have been classified into four types based on the institutional arrangements involved. These are: commercial bank scheme, intermediary organisations working with financial institutions, parallel credit programmes administered by NGOs and poverty-focused development banks, (Micro-finance banks). It is interesting to note that these and many other institutions in Southwestern, Nigeria is already involved in their efforts at assisting widows through various loans to cushion the socio-economic and psychological effects of widowhood. The notable ones that are common to all the states are the loans given to widows of the fallen heroes in all the states, Loans from the state Governors through Micro Finance Banks, as well as loans from Country Women association of Nigeria (COWAN) to mention but a few.

Micro-credit programmes are set up in the following ways:-loans are disbursed in groups setting. Credit facilities are targeted to widow without lands and assets, the moderately or extremely poor. The operations of the scheme are that borrowers are divided into groups of 10 to 20 people, who meet regularly with the loans officers of the micro-credit institution. These groups of borrowers substitute for collateral and take-over the role of securing the loans so dispensed. Each borrower in a group agrees to be held accountable for all the debts incurred by any member of the group. Borrowers are encouraged or even required to monitor the activities of one another to make sure no one defaults. Small business ventures, such as those financed with the micro-credit loans, are known and addressed as micro-enterprises. Micro enterprises are cluster groups involved in similar business activities and located close to one another. Clustering of micro-enterprises can either arise spontaneously or as a result of outside encouragement from financial institutions or donor agencies for the success of the programme. Micro-credit loan is aimed at poverty reduction among desirable

women borrowers, most especially among widows. Therefore, widows need to avail themselves with these skills in order to support themselves, their immediate families, communities and the nation at large.

2.1.10 Psychological Adjustment in Widowhood

Psychological devastations which tend to accompany widowhood come in various guises such as agony, loneliness, dehumanising treatment and poverty (Ifejika, 2001). She is of the view that psychological trauma is perhaps the most widespread and deadliest disease suffered by widows. To most widows, the state of widowhood is a bitter reality, a situation full of frustrations, stress and agony. The widow is left with re-adjustment and re-shaping of her life. Folaranmi and Adegoke (2002) describes the lives of widows as one in which the widow is faced with a piece of complicated jigsaw puzzle and asked to fit them together in a meaningful and satisfying manner. This shows their lives and that of their children are always truncated and complicated after the demise of their husbands.

The psychological and social trauma could sometimes lead to mental illness, which is usually perceived as a major health problem in our society. In passing through the process of adjustment into a new life, the widows experience emotional manifestations like anger, fear, anxiety, guilt and shame. The environmental demands of economic crises usually precipitate conflicts, threats and frustrating circumstances to the widows (Oshinowo and Udegbe, 1999). The demand of economic reforms is physical and psychological in nature. The physical dimension includes inability to provide basic needs while the psychological includes loss of confidence, lowered self-esteem, shame and guilt for those who cannot adjust favourably to the changes. The consequences of economic reforms in Nigeria have certain psychological and social implications which women and widows in particular may not find compromising. For

example, human needs are arranged hierarchically according to Maslow's (1970) theory. A widow who is incapable of getting the basic needs such as food and shelter may die as well and if she lives, may find it difficult to get along with the higher needs.

Rees and Hutkins, (1967) confirmed that widows are likely to die later following bereavement as a result of the psychological trauma and physical hardship. Supporting the statement, Parkes, Benjamin and Ritzgerald (1969) explain that death could come in three ways: through self-neglect, through suicide of one form or another or as a result of cardiac illness brought about by severe stress. The fact that some widows die suggests that they must have gone through uncontrollable feeling of guilt. Quoting Arbuckle and Briadons, Folaranmi and Adegoke (2002) explain that research has shown that many widows, especially the older ones have lower life satisfaction than non-widows. This finding suggests that even those who do not die do not enjoy life any longer. They see the worthlessness of life, which is to be compounded by the traditional rites. They experience the vanity of life as the preacher asserts in the Book of Ecclesiastes 2:17 that, "vanity upon vanity, all is vanity" for those who could not operate at the same economic level as when the husband was alive.

Widows, therefore become tensed and stressed as they try to make ends meet with the meagre resources accruing to them. This drop in economic well-being is usually very stressful for women because traditionally, men are supposed to be the breadwinners and providers. When the woman suddenly finds herself occupying this role, she is likely to become tensed. This has effect on her and her relationship with her children. The situation is worse when the woman has been deprived access to the late husband's assets and resources.

There is no doubt that widows face a lot of problems arising from widowhood and difficulties that range from loneliness, children indiscipline, financial incapacitation, decision making and nightmares, just to mention a few. Each of these brings its own emotional imbalances. Some widows find themselves weeping inconsolably over little things. Others retain outward calm and suffer various signs of physical distress like insomnia and headache. Some eat excessively or would not eat at all. The grief and bitterness fear and regret, but above all, there is usually an overwhelming sense of loneliness as the widow is caught up with her own turmoil of emotions. The outcome of research by (Folaranmi and Adegoke,2001) proved that widows are faced with the difficult task of explaining to their underage and anxious children why their father is not going to be with them anymore. She is faced with the task of combining gentleness with honesty, simplicity with truth and at the same time, trying to shield them from harsh realities.

Another psychological implication of widowhood manifests in the area of satisfaction of sexual urge. After all, God, according to the biblical injunction (Gen. 1:28) says “Go ye into the world and multiply”. In other words, God endowed human beings with what it takes to procreate. However, with the death of the husband, psychologically, physiologically and even socially, the widow gets embarrassed or unfulfilled by not satisfying this urge, more so, some tradition holds that the widow should be confined or even barred from remarrying after the loss of the husband. It is even a taboo seeing a widow during mourning period in any social gathering. Cleansing must take place before she re-unites with members of the family. The widows strictly obey all rules because they are not expected to be morally perverse. Therefore, they have to bottle up their sexual drive and urge.

In the same vein, widowhood has been observed as an important risk factor for transition to poverty and women widowed at young ages are at the greatest risk of economic hardship after widowhood (Sevak, Weir and Willis, 2004). It also affects the children in a number of ways. Apart from the drop in family income, as the men are the breadwinners for their families, lack of a father figure can have adverse effects on children's discipline and morality. Moreover, the absence of a father can make the child's social environment less enriched, thus leading to low self-esteem, economic insecurity and feelings of inadequacy (Owasanoye and Ahonsi, 1997).

2.1.11 Widowhood and Self-esteem

For over two decades, psychologists have extensively examined the relationship between self-esteem and reactions to positive and negative evaluative events. For example in response to failure, low self-esteem individuals as compared to high self-esteem individuals have been shown to experience greater negative effect, suffer greater reductions in motivation and perform less well on subsequent tasks (Kernis, Grannemanm, and Barclay, 1992). Self-esteem is typically measured by means of structured multiple-choice, evaluative questions about the self. Each answer for each question is worth a certain number of points, with high scores typically associated with responses that describe the self-esteem favourably.

Brokner, (1983) reports that treating self-esteem was based solely on intra-physics terms furnishes a limited basis for deriving behavioural hypothesis. He opines that two types of predictions are available. First, one's liking or disliking of the self could conceivably predict how well one treats oneself. Second, appraisals of one's overall competence and efficacy may lead to specific expectancies of success or failure in various specific contexts. Brokner (1983) concludes that people with high self-esteem generally show greater confidence than people with low self-esteem and

these expectancies could produce a set of self-fulfilling prophecy effects in performance settings.

Thus people with high self-esteem generally do better than people with low self-esteem. Campbell and Fairey (1985) quote in Frable (1993) find out that although people with high self-esteem are indeed generally more confident than those with low self-esteem, there is nothing to suggest that those with high self-esteem perform better. People who value themselves have a high sense of self-worth and are not bothered when they make mistakes. This is because in terms of competent performance, high self-esteem individuals expect to perform well, whereas those with low self-esteem expect to perform poorly. So when high self-esteem individuals make mistakes, they see it as an occasional thing rather than a habitual experience. According to a study by Carr, House, Kessler, Nesse, Sonnega and Wortman (2000), low self-worth is a high risk factor for anxiety and depression. In a study of 211 widows and widowers conducted by Fry (2001) to obtain their perceptions of health related quality of life and levels of self-esteem, 24 months following spousal loss, results show that widows and widowers differ significantly with respect to the relationship between specific domains and their perceived quality of life in the longer term following spousal loss. The implication of this finding is that having a high sense of personal worth is a strong predictor of good health among bereaved spouses.

This is in agreement with the study that widows with high self-esteem have developed personal attributes such as independence and self-reliance through their engagement in various vocational skills and micro-credit loans and this have helped them to recover from the depression caused by spousal loss faster than others. The set of widows who have a high self-worth have totally taken charge of their situations and do not place their lives in other people's hands. Rather than ruminate on their loss,

they concentrate on the value they place on themselves and those qualities they appreciate in their partner.

2.1.12. Widowhood and Self-efficacy

The purpose of the grief expressed by a widow is as a result of severe ties with her husband that he will be remembered with love, but life goes on without him. The widow's only choice is whether she will go on with life or draw back in defeat and depression. Significantly, Bandura (1986 and 2001) asserts that the most effective way to create a strong sense of efficacy is through mastery of experiences. Successes build a robust belief in one's personal efficacy.

This suggests that success can help a widow develop confidence in her own ability. Overcoming obstacles through perseverance creates a resilient sense of efficacy. So, certain setbacks and difficulties have a useful purpose in teaching that success requires effort. When people believe they have the tools of success, they persevere when adversity arises and rebound quickly from setbacks and they emerge stronger (Bandura, 1994). Research has consistently shown a relationship between self-efficacy and psychological health, particularly during times of crises and adjustment. (Bandura, 1997; Maddux & Lewis, 1995). Theory on self-efficacy posits the distinction between the ability to do something and actually doing it (Bandura, 1997).

The death of a spouse typically demands that the surviving spouse reorganises his or her life considerably, from daily roles to major life goals (Parkes and Weiss, 1983). Central to such reorganisation is a process of self-evaluation that balances perceptions of what one values, what one does, what one is and what one can do and be (Bauneister, 1991; Mc-Adams, 1993). Bereavement sometimes occurs when many of the couple's roles in daily life are created and established in terms of each other as

well as at a time when many long-range plans are underway but not completed. (Parkes and Weiss, 1983; Wortman and Silver, 1990). The untimely death often leaves the bereaved spouse with a sense of lost identity or a feeling that part of the self is missing, both of which are closely tied with the loss of knowing “what to do” or “how to be” in daily roles (Parkes and Weiss, 1983).

In choosing new and adaptive courses of action after the death of the husband, the widow must first feel able to take on those new actions and ways of being (Folkman, 1984). In a study of 216 people, Bauer and Bonanno (2001) report that participants who made at least one reference to self-efficacy had significantly lower levels of grief over time than those who made no reference to self-efficacy. This finding extends previous reports of the adaptive qualities of self-efficacy during times of significant change or stress (Bandura, 1977 & 1997; Folkman, 1984; Maddux and Lewis, 1995), during bereavement, the sense that one is capable and strong provides a confident base for building a new life (Baumeister, 1991; Parkes and Weiss, 1983). However, another study has suggested that bereaved individuals report lower levels of self-efficacy than non-bereaved individuals (Arbuckle and Vries, 1995; Stroebe and Stroebe, 1993). In essence, self-efficacy may be especially helpful in thinking about and planning one’s life after the loss in an adaptive fashion.

Self-efficacy works to minimise negative emotion during conjugal bereavement by establishing the sense that one can still function competently in various life domains and that one can still have meaningful relationships. For example, self-efficacy enables a bereaved spouse to say, “I lost my spouse, but I can still do a good job at work” or “I lost my spouse, but I can still keep part of that relationship alive through my relationship with my children” (Bonanno and Kaltman, 1999). Self-efficacy, as a sense of potential, also fosters a sense of what could

possibly be (i.e., a sense of hope), which is essential during times of extreme loss (Baumeister, 1991; Weiss, 1993). This sense for one's possibilities is also essential for creating the new courses of action in daily life that are necessary after a spouse's death or other life-altering crises (Bandura, 1997; Folkman, 1984; Parkes and Weiss, 1983).

Further, self-efficacy predicted less grief over time, even when controlling perceptions of actually doing well and being good. In other words, not only do people distinguish their abilities from their behaviours and characteristics in everyday narratives, these distinctions also have implications for psychological health. These findings suggest that the relationship between self-efficacy and grief does not come about simply as a by-product of the sense that one has done things well or that one is a good person.

Although, self-efficacy appears to be grounded in the sense that one has done things well (Bandura, 1986), the current findings suggest that self-efficacy may take on a life of its own in relation to psychological health. For example, Adeyemo and Ogunyemi (2005), in a study aimed at investigating emotional intelligence and self-efficacy as predictors of occupational stress among academic staff in a Nigerian University, finds out that self-efficacy is a strong predictor of occupational stress. In a similar study, self-efficacy among other variables was found to be a strong predictor of career commitment among young police officers in Ibadan, Nigeria (Aremu, 2005). The evidence from this array of review is that while widowhood is quite devastating psychologically in the short run for most people, over time, most widows adjust reasonably well. This is because time heals all wounds or at least reduces the pain. Ogundipe, (2009) confirms that despite the problems faced by widows, widowhood can be a time of growth because every problem presents an opportunity for growth.

Although the disadvantages are numerous, there can be some advantages to widowhood. Widowhood is seen as an opportunity to forge a new identity, to develop skills that may have been dormant for years, to establish one's status apart from a spouse or to develop and maintain new relationships. It can also be a time for spiritual reawakening as some of the participants testified that it encouraged them to participate more in religious activities more than when their husbands were alive. Loss can lead the surviving partner to re-examine the fundamental questions of life and death. They also claimed to feel more independent than married people and become free to do whatever she wishes, including sexual freedom. Widowhood can permit women to remarry and have a greater range of sexual experiences. In some cases, widowhood offers relief from caring for an ill or disabled spouse and allows the widow to reorganise her life around other activities, (Ogundipe, 2009).

2.1.13 Widowhood Practices in some states of Nigeria

Nigeria is located in the West-Africa Coast with a population of about 169 million and more than 250 ethnic groups, (2006 Population Census), consisting majorly the Yoruba, Igbo, Hausa and Fulani. The Southwestern part of Nigeria is predominantly dominated by Yoruba ethnic people who are bounded with shared cultural values, language and religion. There are six states (Lagos, Oyo, Ogun, Osun, Ondo and Ekiti) in Southwestern Nigeria. Cultural practices therefore vary among the different ethnic groups in Nigeria. For instance, among the various major tribes of Nigeria: Hausa, Yoruba and Igbo. There exists vast cultural differences in widowhood practices which are results of social indices such as religion and history (Ayantunji, 2002). However, for this study, few examples will be discussed.

Researchers have shown that many of the traditional beliefs and practices like the issue of widowhood is still consciously and unconsciously upheld by a significant

proportion of the Yorubas, (Olaniyi, 2010; Ogundipe, 2009; Fasoranti and Aruna, 2007; Bangbose, 2005; Okoye, 2005; Oloko, 1997). This study describes the state of widowhood and the effects on social, economic and psychological status of widows. It shows the underlying factors responsible for these harmful traditional practices, unjust, discrimination and inhuman treatments against women and widows in particular, therefore considering widow's engagement in vocational skills acquisition and micro-credit loans as ways of cushioning the effects of widowhood among widows in Nigeria.

Widowhood Practice in Northern Nigeria, Hausas in Kano

In this part of the country, inheritance issues are according to Islamic injunctions. The widow observes the Takaba - a four-month, ten-day mourning period in seclusion talking to no one and sitting in a place. After mourning, a widow is free to remarry within or outside the family. On the issue of inheritance, the manner in which the property of the deceased is shared is explicitly stated in the Quran. However, human factors, especially the relationship of the widow with her in-laws, education of the apportioning parties and cultural learning have brought about injustices in property sharing (Ayantunji, 2002).

Also in the North central-Etulos in Benue State, the man is buried almost immediately he dies. The widow is restricted to one place. However, if she is still within childbearing age, she is restricted to one room. She cannot go to the toilet unaccompanied; neither can she go to the farm to get food, even for her children. (Ayantunji, 2002). The widow is confined in mourning for three months during which it would be confirmed if she is pregnant or not. Her only attire is a piece of cloth called bento, which has a ritual object ascribed to it. This cloth is tied round the waist of the deceased man, and the widow now wears it as a symbol of her sexual

relationship with the late husband. It is also believed that, this bento deters the widow from any act of “flirtation or promiscuity before she is culturally freed from widowhood”.

Ayantunji (2002) confirms that, after the three months of mourning, the widow prepares for the outing ceremony. Her hair is shaved during this period and, she exchanges the bento for a white dress, which, she also stops wearing after the outing ceremony. On the issue of inheritance, the Etulos are a matrilineal society. A barren widow has no rights to any of her late husband’s property. Even where the widows have children, the property still goes to the maternal relations who may out of goodwill and pity give part of it to his children.

Widowhood Practice among the Birom in Plateau State

Among the Birom of Plateau State, Okoye (1995), states that when a husband dies, he is buried within one week, but his widow wears a sack and has a grass frond round her head. The sack or simple tarred clothe forms all the dressing of the widow. She remains in the house mourning until the male members of the family take a decision as to who will remarry her. The widow is usually remarried to one of her deceased husband’s elder or younger brothers. On the issue of property, where the widow is remarrying outside the family, no mention of property sharing is made. The new husband, her brother-in law, will inherit the widow, her children and whatever else the late husband owned. There are no rites when the wife dies. It is expected that the husband remarries immediately. The man is believed to need a helper who will help in taking care of the children left behind. (Okoye, 1995).

Widowhood practices among the Igbos

The Igbo people present various widowhood practices. They range from those designed to express grave sorrow for the loss of a husband, those intended to purge

the woman of her ill luck and to those by which she vouches for her noninvolvement in her husband's death. The Igbo seem to adhere strictly to their cultural practices. The marginal status accorded the Igbo widows appears tragic; a tragedy, which curiously becomes one unifying feature among the different cultures that evolve from Igbo culture (Korieh, 1995).

For instance, among the Igbo in Ebonyi and Imo states, polygamy is a common feature of many families as in other parts of the country. When the husband dies, all the wives receive the same treatment at the commencement of widowhood. However, the female relations of the dead man (Umuada), make widowhood an unbearable period for the wife. They watch and monitor her movements during the seven to fourteen weeks when she is expected to stay with the deceased's relations. They form their own court and make laws that suit them; they become an institution of torture (Okosieme, 2001). As soon as a man dies, his widow has to sit on the ground and is not allowed to speak but only whispers. The widow is forbidden to call out for anything or to anybody, instead, she is given a small gong, which she sounds whenever she wants to call someone. This is a forced dumbness imposed on the widow by culture. This treatment has so many implications which Anyanwu (1999) stresses as being psychological and full of health hazards.

The widow's seclusion within the same room which the corpse of her late husband is kept, before and after his burial, is dehumanising. The widow does not step out without an escort. She is like a convict or a criminal guarded by warders (Korieh, 1995: 12). For six months, she must remain in the confines of the same room. Thus, she does not go to the market, farm or to the stream. It is believed that she will contaminate such places and the repercussion to the community may be grave to bear (Mark-Odu1996). For the one-year traditional mourning period, the widow wears

black or purple dress. Her whole life is crippled as she is dependent on the charity of other members of society for survival. It is the rest of the community that tends the widow's farm and buys things for her from the market during this period (Okoye. 1995). One could imagine what kind of services would be rendered by dependants most of whom have their own responsibilities. Unsatisfactory care or support could be given and yet the widow cannot complain or offer to fend for herself during the period.

The indignities heaped on a widow during this period are enough to cause death. If a widow dies during the one-year period of traditional mourning, it is looked upon as an abomination. It could even be regarded as a proof that she has hands in her husband's death. Such a widow does not deserve a decent burial. She is deemed to have offended the gods and the gods of the earth cannot receive her body (Ebonu, 1972; Korieh, 1995; Okoye.1995). (Nwebo, 1989), also sees widowhood as a terrible time in the life of an Igbo woman. She either has all the hair on her head scraped off, leaving her looking like a fowl or she is carrying an unkempt hair, which is neither washed nor combed for 12 months. Often, widows are eaten up by sorrow, tormented by hostile daughters of the lineage, neglected by relations of her deceased husband, frustrated, discriminated against by laws of land and dehumanised by funeral rites and rituals (Mark-Odu, 1996:75). The widow epitomises abandonment, rejection, neglect, hopelessness, ugliness and helplessness. Her looks become proverbial that a person feels thoroughly disgraced, insulted and humiliated if he/she is described as looking like a widow.

Also, among the widows in Enugu State, Okoye (1995: p 101-105) gives a detailed account of the trials and tribulations that a widow undergoes in Amaganze (Nkanu and Ezeagu Local Government Areas) of Enugu State. According to Okoye, a

woman has no right to property; she is her husband's property. All a woman gets when she becomes a widow comes from her children. It is only out of consideration for the upkeep of the children that the thought of leaving some possessions of a dead man for his widow ever crosses the minds of his relations. Sometimes the children seize their father's property, leaving the widow, their mother, in the cold.

2.1.14 Widowhood Practices in other Parts of the World (USA, Palestine and Asia)

Papalia and Olds (1988) observe that in the United States of America, bereaved people are expected to be brave, suppress their tears and get on with their business of living. Selye (1977) reports that death is not a popular subject in America and that an average American brings the fear of a loved one, and when one does this, he cannot live a fulfilled life. They believe the dark side of life is "death" which one should face with reality and by fearing the dark side of life it is just living a mindless life. Baker, (1999) in her study of "mourning in America, points out to the impersonal way of approach of Americans to death, she said, death often occurs in the hospital or in a nursing home and it is viewed as inevitable part of life or as a failure of medical technology.

The American society is uncomfortable with the display of intense feelings on the loss of loved ones and so Bettelheim (the old pioneering psychologist) demanded that people be tough. They (American) have the belief that death is inevitable and that there should be the courage to confront death as to live fully and that running away from the fear of death is not going to change the reality of life (Bresler, 1979).

Soyyal (1995) observes that in Palestine, professional mourners are employed with certain appointed number of days of mourning while certain arrangements exist to rehabilitate the widow into the family of the late husband so as to raise a name for the

dead. Many commit suicide because of the beatings and rapes to which they are subjected (Stein, 1995). Women (2000) observes that witchcraft allegations, traditional mourning and burial rites involving harmful and degrading treatment are common during widowhood period in Asia to the extent that widows are beaten, murdered and imprisoned on the flimsiest grounds while the male perpetrators are left unpunished (Lederer, 2004)

2.1.15 Empirical Studies

Widows make up a sizeable percentage of the world's poorest people and they account for about 70 per-cent of women population, World Bank (2000). Widowhood practices are common in Africa Countries, especially in South-western Nigeria. This is due largely to the fact that, most women marry men that are older than they are and as a result, they tend to live longer than their husbands. Cromie, [1998] put the life expectancy for African women at 70 years, while that of their male counterparts is put at 65 years. Also, in America and Europe, the gender difference ranges from four to six years, while in Russia, there is more than 13 years difference, between men and women. On the difference between male and female life expectancies, Gavrilov and Gavrilova, (1991) Cromie, (1998), and Murray, (2000), argue that women are biologically superior to men and thus live longer. In addition, Lopata, (1979), Godesky, (2005), Galor and Moav, (2005), confirm that men are employed in more hazardous occupations like in military, factory, driving, and that men generally subject themselves to unnecessary risk, such as smoking and drinking, most of them are often murdered as a result of their engagement in politics and business partners. Above all, African men are confirmed by Gavrilov and Gavrilova, (1991) and Lopata, and Cromie, (1998) to have low life expectancy due to the aging effect of farming, poverty and war.

Before now, many studies have been conducted on widowhood. For instance, Harvey and Weber (1998) and Harvey (2000), considered the psychological and emotional adaptation of widowhood. Ogunjide, (2009) considers the psychosocial adjustments among widows. Also, Osakue, Madunago, Usman and Osagie, (1995) and Olaniyi, (2010) trace the history and development of widowhood from the cultural perspectives, consider the implication of widowhood rites on the social status of women and condemn it as an oppressive tool used to debase womanhood, while on the right to inheritance under the law, Nwaogugu (1989), Mark-Odu, (1994), Okoye, (1995), Adesina (2002) and Bamgbose (2005), reveal overwhelming evidence of the violence perpetuated against widows from relatives and family members.

In a related development, literacy skills and vocational skills acquisitions for women and other beneficiaries have been looked into by Adeyemo, (2006), while Aromolaran, (2008) evaluates the impact of non-formal vocational education programmes on women in Oyo and Osun States. Aje, (2008) also views the impacts of Catholic mission vocational training programmes on economic empowerment of women beneficiaries. Olajide (2004) also unveils micro-credit scheme and describes it as an instrument used in improving socio-economic conditions of beneficiaries. Regardless of the focus and impact of all these previous works, it is evident that none really examined the confluence effects of vocational skills acquisition and micro-credit loans on socio-economic and psychological adjustments of widows, particularly in Southwestern Nigeria. In Africa, culture and tradition are hard on widows, there are usually rituals to undergo, most of them are dehumanised and made to feel miserable, wretched and guilty over their losses. Usually, a widow is required to sit unwashed on mat and weeping wailing at certain times of the day and night as part of mourning. She is seen and treated as an ill-luck mascot to be avoided so that she does not infect

others. Izuak (1999), pictures Nigeria's traumatic widowhood experiences in the following words, "a state of being newly widowed can be the most traumatic experience in a Nigerian woman's life, and this is because when a women first loses her husband, she becomes an outcast in the culture of many ethnic groups in this country.

Oloko (2001) classifies widow's problems into two broad categories; problems associated with harsh widowhood rites which they are forced to undergo, those associated with inheritance. On the first category, Oloko notes that in different parts of the country widowhood is associated with rituals and taboos, which are degrading and inhuman, On the inheritance, she notes that, the situation in rural areas are such that, as soon as a prosperous husband dies, his relatives from the city or town descend on the grieving widow, cart away important assets and chase her out of their matrimonial home. "Prosperity grabbing" and "chasing off" are part of the common experience of widows, whether animist, Christian, or Muslim regardless of their ethnic group, caste or culture. Bangbose (2005), considers women as part of the estate of their husbands who are to be inherited by relatives of the husband. However, if the man has more than one wife, his property is shared on the basis of the group of children each wife has. In Akure culture, this is called, 'idi-igi' that is, each wife can only have access to her husband's property through the children. The poverty of widows is further worsened by illiteracy and lack of good job. Poverty is directly related to rural widows due to lack of access to economic resources including credit, land ownership and inheritance, lack of access to education and support services and their marginalisation and exclusion from the decision-making process.

Widowhood is also a strong risk factor for poverty among widows which is not same with widowers. This is because for the widows, the death of their husbands

means a sharp drop in their income, since men are the major income earners. On the part of the widowers, it is guaranteed that the widower can hire people to perform services performed by the spouse before her death. Also Okolo (1997) reveals that the discouraging or traumatic experience which accompanies the death of the husband is usually greater than that which accompanies the death of the wife, this is as a result of the arduous and degrading rites and practices which follows widowhood, many widows of all ages endure extreme poverty, violence, homelessness, ill health, discrimination and other hardships as a result of the death of their spouse. Culture demands that the wife of the deceased, who is referred to as 'Opo' must observe some widowhood rites and practices during the mourning period, these practices include compulsory loud wailing by widows as an expression of grief, stripping the widow of clothing or restricting her to a set of clothing for a specific period, sitting in a particular place/staying indoor for a number of days, during which she is not allowed to go out, even to toilet or take her birth, (Laolu, 2000), and eating from broken plates, (Fasoranti, 2006). Aderinto, (1999), also noted that, widows are expected to express sorrow through crying and often falling. Adedokun, (1995), confirms that during this period, a widow is expected to wear a sober look and be clothed with black attire to all public places.

2.2 Theoretical framework

It should be noted that in modern behavioural or social science and education research, it is becoming increasingly necessary to provide some theoretical and rational foundations for over-all conceptualisation of critical phenomena in society. This need however is not new, what is essentially new is the intensity and the strain towards formulating realistic, pragmatic and utilitarian theories and models. According to Moronkola (2006), a theory is a set of formulations designated to

explain and predict facts and events which can be observed, theories assist in clarifying and giving structures to concepts and facts by expressing relationship in empirical research. So, a theory is a framework upon which decisions and actions are taken and implemented. It is tangible but practicable. In other words, nothing is as practical as a good theory. That is why Akinpelu (2002) explains that theorising without the basic empirical facts supplied in practice is empty, while practice that is unguided by theory is blind, since there will be no theoretical guideline or framework to channel the activity towards achieving predetermined goals or objectives. Therefore, the theory that deals with household maintenance adjustment of widows would provide the theoretical framework of this study. For the purpose of this, the Power-Load-Margin Theory was examined for this study.

2.2.1 Power-Load and Margin Theory

Power-Load margin theory was coined by Howard, (1974), and modified by Olaniyi, (2010). Howard believes being a widow means facing continuous challenges in which constant efforts must be made to use the energy available for normal living responsibilities. He believes the theory was relevant in understanding widows' problems especially as they age and various demands or pressures increase, because people have less control over many aspects of their lives, they must find ways to prepare to meet any unpredictable crisis or challenge. According to this theory, the key factors in a widow's life is the load she carries in life and the power that is available to her to carry the load, while margin was conceived as the formula expressing a ratio or relationship between the "Load (of living) and the Power (to carry the load).

The margin theory has been used as a research framework for many studies. Barum (1978) used the margin theory as a conceptual framework for his widowhood studies just as others such as Stevenson (1982), Garrison (1986), James (1986) and Olaniyi, (2010) had attempted to measure aspects of power and load in different studies. Barum (1978) in an exploration study on widowhood interviewed 100 widows to determine their patterns of coping with problems they encountered in widowhood. Using the theory of margin, the self-identified problems encountered in widowhood were viewed as "load" factors, while the services and resources the widow used were considered "power" factors. A widow's margin (load/power ratio) was represented by her ability to utilise the power factors to alleviate her problems.

According to Howard, Load- is the self and social demands required by a person to maintain a minimal level of autonomy. Power is the resources, abilities, possession, position, allies, which the widow has in coping with the load. In this formula, Margin 'M', he placed designation of Load 'L' as the numerator and designations of power 'P', in the denominator ($M = L/P$). The formula clearly suggests that the greater the power in relationship to the load, the more margins will be available. The load-power ratio changes and adjusts throughout the widow's years with changes in any of the power or load requirements. Margin can be increased by reducing load or increasing power. Howard suggests subsequently that if values could be assigned to load and power indicator, a resulting equation of somewhere between 50% and 80% would provide enough margin to meet the various emergencies that surface throughout life. In other words, the more the margin one has, the greater the chance of dealing with sources of load. The less the margin one has, the lower the chance of dealing with sources of load.

He further divided load into two groups of interacting elements; external and internal. The external load consists of tasks involved in normal life requirements, such as family, work, community and responsibilities while internal load consists of life expectancies, developed by people such as aspiration, desire and future expectations. The theory is better understood by having a proper insight into the components of the three factors: Load, Power and Margin. The load factor is divided into two parts;

- External Load- consists of tasks of life-family, career, socio-economic status.
- Internal Load- consists of self-concept, goals and personal expectations.

On the other hand the power factor include; **Physical** (strength, stamina, energy, health); **Social ability** (to relate to others); **Mental ability** (to think and reason); **Economic** (money, position, influence); **Skills** (what the individual knows how to do). Power factors consist of combinations of external resources capacity, such as family supports, social and economic abilities. It also includes various internally acquired or accumulated skills and experiences contributing to effective performance such as coping skills. Thus, a widow's type of performance will be a function of various load dimensions and values as well as capacity to carry the load.

The margin factors embedded in the theory as explained by Howard is that margin can be increased by reducing load or increasing power. Howard (1963) suggests that surplus power is always needed to provide enough margins to meet various load requirements and life emergencies. The value of the theory according to him is its usefulness in describing varying amounts of margin that could be involved in widow's adjustment. Such value is directly observable when applying to learning activities/skills by widows in the later years, when radical changes in the load-power ratio may have taken place due to declining financial resources as a result of the death of a spouse. In the theory, the crucial element for meeting learning or other life

demands is the ratio between load and power. Whatever the load or power, the crucial element is the surplus or margin of power in excess of load. It is the margin that confers autonomy on the individual widow, gives her an opportunity to examine a range of opinions and enables her reinvest her psychological capital in growth and development. The theory is therefore relevant to the present study in that the widows under investigation have so many loads to carry as regard their socio-economic and psychological problems. The only way out as it has been observed, is engaging in vocational skills and economic activities during widowhood, this will provide surplus margin and become a major force in achieving various goals. Howard holds that by realigning and trans valuing the relationship of load to power, widowhood period may be a period of progressive growth.

2.2.2. Developing a Model for the Study

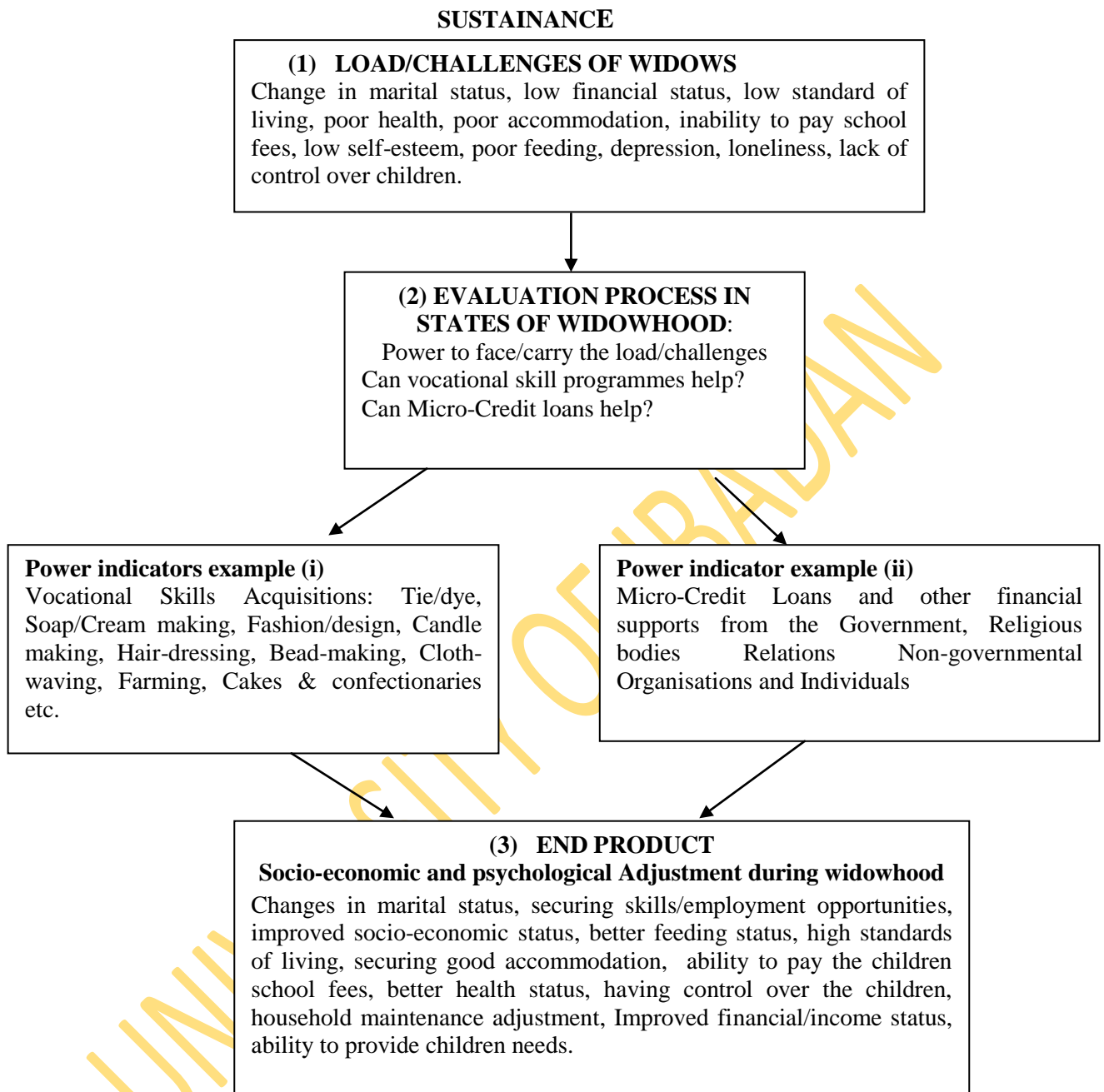
The modified context, load and power balance model in figure 2.1 shows the nexus of the Vocational Skills Acquisition and Micro-credit Loans which are the independent variables to be studied for their expected effects on the dependent variables which are Socio-economic and Psychological Adjustments of Widows. Stage 1 presents the loads and challenges associated with widows, which are- change in marital status, low financial status, poor standard of living, poor accommodation, poor feeding status, inability to pay children's fees, poor health, lowliness, low self esteem, depression, lack of control over children, etc.

However, the intervening factors, otherwise known as the evaluation process in a state of widowhood as presented in stage 2 are divided into two: Power indicator 1 and 11. Power indicator 1 refers to various skills acquisition programmes, such as tie and dyes, soap/cream making, fashion design, candle making, hair-dressing, bead making and cakes and confectionaries. Power indicator 11 on the other hand refers to

micro-credit loans facilities and other financial supports from the Government, religious bodies, NGOs as well as from individuals. These programmes are expected to redress the negative effects of widowhood on the benefiting target groups and at the same time improve their socio-economic and psychological status.

Lastly, the end product in stage 3 expresses the final process in response to the earlier efforts. In the final analysis, it was revealed that widows will above all have changes in their marital status, securing skills/employment opportunities, improved socio-economic standards, improved standard of living, securing good accommodation, ability to pay children's school fees and household maintenance adjustment. Therefore, any programme meant to tackle socio-economic and psychological problems of whatever kind must not undermine vocational skills acquisition and micro-credit loans as these will go a long way in cushioning the effects. Thus, the modified context of Load and power Balance Model for widows is diagrammatically presented in figure 2.1.

Figure 2.1: LOAD AND POWER BALANCE MODEL FOR WIDOWS



SOURCE: Adapted version of Olaniyi (2010).The Power-Load-Margin Formular as the basis of a Model Teaching. U. S. A: University of Wyoming.

Based on this model, the following assumptions were made that:

- that widowhood involves a lot of changes in a widow's life
- demands and pressures increase in the life of widows as both external and internal factors consists of life expectances.
- widows should find ways of maintaining a positive approach to life
- widows should make use of energy available to meet the normal living responsibly
- engaging in various vocational skills/activities is important, as this will help widows spend their time wisely and at the same time boost their economic status.
- to live maximally in widowhood, there must be the combination of physical, social, mental, economic factors to make up the power factors to build a total person.
- since nobody has perfect control over one's life, everybody should find ways to prepare to meet unpredictable crisis or problems later in life.

2.2.3 Appraisal of Literature

This chapter discussed widowhood practices in Nigeria, most especially the south-western part. Many of the critical issues surrounding widowhood and their consequences, particularly with regard to poor socio-economic status and psychological well-being of widows and their children were discussed.

In the review, widowhood rites have been identified as the most pervasive forms of human rights abuse of women in Nigeria. In this study, attempts have been made to examine the issues of widowhood and its practices from various perspectives. Mark-Odu (1994) provides a descriptive account of the conditions of widows in different parts of the country. He establishes that widowhood rites as performed on

women in Nigeria and the cultural traditions of these rites entail different forms. They range from those designed to express sorrow for the loss of a husband to those intended to purge the woman of her ill-luck and those by which the widow vouches for her non-involvement in her husband's death. She emphasises that failure to carry out those rites may lead to suspicion as regards involvement in her husband's death. The imposition of these rites, according to her, leads to restriction of the widows from normal social life and productive activities, thereby making the poor widows become poorer.

In a similar finding, Nwesi (1989) establishes that from a 'female perspective' widowhood practices humiliate and de-humanise women generally. She is of the view that widows face many of ordeals such as loneliness, isolation, depression and abandonment. She further contends that in widowhood, people act as if widows have incurable diseases and that it is infectious, as a result of this, widows feel unhappy and unsatisfied with such stigma.

Okoye (1995) similarly on widowhood identifies the social implications of widowhood tradition by reviewing the ethnographic evidence on the several of widowhood practices in Nigeria. He concludes that most of the harmful traditional practices on widows should be avoided, while respect and dignity to both sexes should be upheld within every society.

Mark-Odu, (1994) stressed that widowhood in Nigeria is a powerful tradition of gender inequality. This is because widows are distempered, maltreated and exposed to other injustices not visited on widowers. She emphasised that the death of the husband means a sharp drop in the widow's income, whereas, a stable income on the part of the widowers can guarantee that the widower can hire people to perform the services performed by the wife before her death. Also, some literature was reviewed some widowhood practices among ethnic groups in Nigeria;-Hausa, Igbo and Yoruba

which serves as the study population. Widows in some other ethnic groups like USA, Palestine and Asia were also studied. The literatures showed that significant and non-significant differences prevailed in the widowhood practices among ethnic groups in Nigeria and other parts of the world. Gender and widowhood were also discussed; it was observed that widows are more than widowers and that the reactions to widows and widowers differ from one personality to another.

The most significant of the reviews was the problems associated with widowhood, such as socio-economic hardship and psychological effects of widowhood on the widows and their children. The most terrible experience of widows is the breakdown in the family division of labour in the household, which demands the women now taking over roles traditionally carried by men. Many of these studies have found the adverse effects of widowhood on socio-economic and psychological well-being to be relatively small. This contradicts the common assumption that widowhood tends to be quite devastating for widows and their children. Nwoga (1989), Strobel and Johnson, (1988) affirms that widowhood has psychological and economic effects on the widows and their children. Afigbo (1987) supports this when he concludes that widowhood rites that widows in Nigeria went through psychological problems given that the death of the head of the family leads to inability to supply all the essential needs of the children by the mother and may have adverse effects on moral and emotional stability of the children.

Howie and Mclityre (2002) indicate that less attention has been paid to occupational therapy perspective. They emphasise that occupational therapy is important in overcoming the state of widowhood. The study was premised on the fact that active engagement of widows in various meaningful vocational skills and economic activities would enable a widow to adjust to the death of her spouse, and at the same time enable a widow and her children live a fulfilled and vital life of widowhood. This finding is in consonance with the perspective of the present study. It relates to the Socio-Economic adjustment of widows and various organisations that

are out to empower and sustain them through various skills that will improve their standard of living. It would be of great interest if researchers could investigate the vocational skills that will enhance the socio-economic and psychological adjustments of widows during the period of bereavement.

2.3

RESEARCH HYPOTHESES

H₀₁: There is no significant influence of vocational skills acquisition and micro-credit loans on social adjustments (change in marital status, feeding status, housing, health status, children discipline, children schooling) of widows.

H₀₂: There is no significant influence of vocational skills acquisition and micro-credit loans on economic adjustments (household maintenance, financial and income status, payments of children fees, provision of children clothing and other needs, General standards of living) of widow.

H₀₃: There is no significant influence of vocational skills acquisition and micro-credit loans on psychological adjustment (companionship, self-control, self-esteem, frustration, depression, self-confidence) of widows.

H₀₄: There is no significant difference in the perception of widows about the effectiveness or otherwise of vocational skills acquisition programmes and micro-credit loans facilities in addressing and meeting their needs.

CHAPTER THREE

METHODOLOGY

3.1 Research Design

The study employed the descriptive research design of *ex-post-facto type*. This design is considered appropriate for the study because it helps in collecting data on the independent variables which had influence over the dependent variables without any manipulation. The use of this design assists in investigating how engagements in vocational skills acquisitions, such as; tie and dye, soap-making, fashion design, cloth-weaving, hair dressing, cosmetic\cream-making, beaded bags\necklaces, cakes and confectionaries and micro-credit loan have enhanced socio-economic and psychological adjustments of widows in south-western Nigeria.

3.2 Population of the Study

The population for this study comprised all widows who have spent at least one year in the state of widowhood and have undergone vocational skills training in any of the 15 selected organisations.

3.3 Sample and Sampling Techniques

The multistage sampling procedure was adopted for this study. They include the followings stages:

Stage 1: Purposive sampling technique was used to select widows who have spent at least one year in widowhood and have undergone vocational skill training. This was also used to select 15 (governmental, non-governmental and religious organisations) that provide care, attention as well as vocational skills training for widows.

Stage 2: Stratified sampling technique was adopted in classifying the non-career widows into stratum on the basis of all the vocational skills covered by the study.

Stage 3: Finally, the total enumeration sampling technique was used to cover all the widows in each of the vocational skills centre they had acquired training in: tie and

dye, soap-making, fashion designing, cloth-weaving, hair dressing, cream/cosmetic, cake and confectionery and who as well have access to micro-credit loans. Altogether, a total of 771 non-career widows were used for the study. These consists of Lagos (278); Oyo (185) and Ondo (308) as shown on Table 3.1.

Table 3.1. Population and sample used for the Study

LAGOS		OYO		ONDO	
Name of Organisations	Popu- lation	Name of Organisations	Popu- lation	Name of Organisations	Popu- lation
Women Development Centre, Pen-cinema Agege Lagos.	30	Ministry of Women Affairs Vocational Centre, secretariat, Ibadan.	30	Ministry of Women Affairs' Vocational Centre, Oda Rd. Akure, Ondo-State.	40
Lagos State Government Vocational Training & Skill Acquisition Centre, Igando/Iba, Lagos.	65	Bishop Akinyele Memorial Anglican Church (BAMAC) &BOMAC Ibadan	50	Joy Bearers Christian Centre, Ondo-Road, Akure, Ondo State.	78
INRI Widows Foundation, Oke-Afa Lagos	85	Christian Care for Widows and Widowers. Ashi, Bodija- Ibadan	40	St JOAVIC Foundation, Akure and Ondo, Ondo State.	80
Nigeria Air Force Officer's wives' Association (NAFOWA) Vocational Centres, Ikeja-Lagos	35	Faith Care widows Centre. Ibadan.	30	Adult and Non-formal Education & Skill Acquisition Centres, NEPA &OkeAro, Akure	30
Foursquare Women International (FWI) Vocational Centres Ketu & Agege-District, Lagos.	63	Ikolaba Vocational Skills Centre for Widows, Ibadan.	35	C. A C. Prayer Centre's Vocational Centre, Adofure, Akure	80
Total-5	278	5	185	5	308

Source: Field survey, 2011

3.4 Instrumentation

The instruments used for the study consists of quantitative (Questionnaire) and Qualitative techniques of FGD and KII. This is consist two sections, A and B. **Section A** focused on the demographic information of the respondents, which consists of name, state of origin, Age, religion, educational status, income Level, occupation, length of marriage, major problems encountered in widowhood, name and type of organization, skill training received, availability of micro-credit loans. Section B was structured on the major instruments used for this. These consist of three sets of scales which include: Widows Vocational Skill Acquisition Scale (WVSAS); Widows Micro-credit Loan Questionnaire (WMCLQ) and Widows' Adjustment Questionnaire (WAQ). These major instruments were complemented with the Focus Group Discussion (FGD) and Key Informant Interview (KII) discussion sessions with some of the participants (widows) and officials as well as the providers of the vocational skill training programmes.

Widows Vocational Skill Acquisition Scale

This section was a self-structured questionnaire tagged “Widows Vocational Skills Acquisition Scale” (WVSAS).It consists of 10 items drawn on a four-point rating scale of Strongly Agreed (SA) =4, Agree (A) =3 Disagree (D) =2 and Strongly Disagree (SD) =1. To ensure that the instrument was related to the objectives of the study and to confirm the content and face validity of the test items, the draft copies of the questionnaire was given to the researcher's supervisor as well as experts in the field of Adult Education, Educational Management and other researchers as well as experts in women and widowhood studies. This is to review the items in terms of clarity of language and make necessary corrections. The final content of this instrument was based on the criticism and constructive suggestions of the supervisors

and various experts consulted. In establishing the reliability of the instrument, a test-retest approach was used to obtain its Cronbach alpha coefficient. An alpha reliability value of .85 was therefore established. This indicates that the instrument's reliability is high.

Widows Micro-credit Loan Questionnaire

The second set of the instrument is also a self-structured questionnaire tagged: Widows Micro-credit Loans Questionnaire (MLSQ). This also contains 10 items' questions on widow's micro-credit loans which will determine the alpha value of the instrument. The questionnaire was also drawn on a four-point rating scale of Strongly Agree (SA) =4, Agree (A) =3 Disagree (D) =2 and Strongly Disagree (SD) =1. To ensure that the instrument was related to the objectives of the study and to confirm the content and face validity of the test items, the draft copies of the questionnaire was given to the researcher's supervisor as well as experts in the field of Adult Education and Educational Management, other researchers as well as experts in Women and Widowhood studies. This is to review the items in terms of the clarity of language and make necessary corrections. The final content of this instrument was based on the criticism and constructive suggestions of the supervisors and various experts consulted. In establishing the reliability of the instruments, a test-retest approach was used to obtain its Cronbach alpha coefficient. An Alpha reliability value of .86 was established. This indicates that the instrument's reliability is high.

Widows' Adjustment Questionnaire

Widows' adjustment questionnaire was used to elicit information on socio-economic and psychological adjustments of widows through vocational skills acquisition and micro-credit loans. This was administered in two parts: The first part was a self-constructed questionnaire which contains 25 items based on social

adjustments of widows which include: change in marital status, job opportunities, feeding status, payment of children's school fees, health status, accommodation, literacy status and children discipline; and economic adjustments of widows include: household maintenance, financial and economic status, standard of living, provision as well as children's needs, and psychological adjustments of widows which include: companionship, self-esteem, self-control, depression, frustrations. The questionnaire was drawn on a four-point rating scale of Strongly Agree (SA) =4, Agree (A) =3, Disagree (D) = 2 and Strongly Disagree (SD) =1. The second part consists of 16 items, based on the perception of widows about vocational skills acquisition programmes and micro-credit loans. This provides information on the effectiveness of vocational skills acquisition and micro-credit loans in addressing and meeting the needs of widows in their widowhood state. An adapted questionnaire from Saba (1997) was used with the rating scales of Very Adequate (VA) =4, Adequate (A) =3, Inadequate (I) =2 and Very Inadequate (VI) =1 options.

To ensure the instrument was related to the objectives of the study and to confirm the content and face validity of the test items, the draft copies of the questionnaire was given to the researcher's supervisor as well as experts in the field of Adult Education and Educational Management, other researchers as well as experts in women and widowhood studies. The final content of this instrument was based on the criticism and constructive suggestions of the supervisors and other experts consulted. In order to establish the reliability of the instrument, a test-retest option was used to obtain its Cronbach alpha coefficient. An Alpha reliability value of .86 was established for social adjustment of widows, an alpha value of .84 was established for economic adjustment of widows, while .86 alpha values was established for

psychological adjustment of widows. This indicates that all the instruments are reliable.

Focus Group Discussion (FGD) and Key Informant Interview (KII)

Focus Group Discussion (FGDs) and Key Informant Interviews (KIIs) sessions were held with some of the widows, officials and the organisers of skill acquisition at various skill centres. These were used to complement the three sets of questionnaires in order to ensure information that were not captured by the survey technique are captured through mutual interaction of the researcher with the respondents, given that the questionnaire alone may not serve the purpose of getting all required information from the respondents as desired, therefore the FGDs and KIIs provided additional needed information. A total of 10 FGD sessions were conducted, each session of the FGD comprised about 6 to 8 widows in which discussions were held for one hour at most for each group. This gave in-depth information on the concepts, perceptions and ideas of the groups about widowhood. It also allowed widows to express their emotions as well as their opinions about widowhood. The relaxed atmosphere will enable the researcher and participants develop a deeper understanding as regards how to adjust in their widowhood state. The key-informants sampled included the community leaders, religious leaders, women leaders, market women, providers of vocational skills training, Widows with many years of experience, government officials and NGOs. This was carried out with the aid of a tape and video recorder. Group photograph was also taken with the participants. Also, the key-informant sampled included the Community leaders, Religious leaders, Women leaders, Market women, Providers of vocational skills training, widows with many years of experience, Government Officials and Non-governmental organizations. The schedules of the FGD sessions are shown on Table 3.2.

Table 3.2: Schedule of FGD Sections Conducted for the Study

Name and Locations of FGD Centres	No. of Session	Date	No of participants	Organisation
Lagos State Vocational Skill Acquisition centre. Oba Akinjobi Rd. Pen-cinema, Agege Lagos	1	24 May, 2011	6	Government
INRI Widows Foundation. Primate Ayodele Crescent, INRI B/stop. Oke-Afa, Ikotun Lagos.	1	26 May 2011	6	NGO
Foursquare Women Vocational Skill Centre. Agege-District, Akowonjo church, Idimu Lagos.	1	18 Aug. 2011	8	Religious Organisation
Bishop Akinyele Memorial Anglican Church. Along Iyana Agbala, Ile-pupa B/stop, Iwo Rd, Ibadan.	1	7 June 2011	8	Religious Organisation
Ikolaba Vocational Skills Centre. Ikolaba Grammer School, along Gate Ikolaba, Ibadan	1	16 June, 2011	8	Government
Christian Care for Widows/Widower. Ashi, along Express Rd, Ibadan.	1	15 June, 2012	6	NGO
CAC. Prayer Centre Vocational centre. Km 7, Idanre Rd Akure, Ondo State	1	30 Aug. 2011	6	Religious Organisation
Joy-Bearer Christian Centre. P.O Box 2153, Ondo Road Akure.	1	7Sept. 2011	7	NGO
St JOAVIC Widows Foundation, Akure. 10, Ilesa Garage, along Ilesa Rd. Akure.	1	14 Sept. 2011	7	NGO
Adult & Non-formal Education Centre. Prospect High School, Idanre Rd. Akure.	1	10Nov 2011	7	Government

Source: Field survey, 2011

The Focus group discussions were conducted using the following guide in the following areas:

- What the social, economic problems derived from being a widow?
- What are the psychological effects of widowhood?
- What are the implications of widowhood on participants' children?
- What are the benefits derived from participating in vocational skills programmes?
- To what level has financial assistance received through micro-credit loans solved widow's financial problems?
- What are contributions made by widows to their community through vocational skill acquisition and micro-credit loans?

3.5 Administration of Instrument

An introductory letter was obtained from the Head of Department and was taken to the organisations concerned. The study involved working directly with governmental and NGOs as well as religious organisations notable for providing vocational skills and assists in securing loans to widows. Rapports were established with the widows. The researcher explained the purpose of the study and assured them of confidentiality concerning the responses to be given. The questionnaires were personally administered to the widows with the help of trained research assistants and necessary information was given to aid the proper filling of the questionnaire. The questionnaires were retrieved immediately for compilation. The FGD sessions were personally handled by the researcher and some assistants that can handle the use of electronics.

3.6 Methods of Data Analysis.

The data collected were analysed using the descriptive and inferential statistics. The demographic information of widows was analysed using graphical representations. Cronbach Alpha was used to test the validity and the reliability of the instruments. The inferential statistics of Pearson Product Moment Correlation and Multiple Regression were used to test the hypotheses at 0.05 level while the qualitative data collected through the FGD and KII sessions were content analysed.

UNIVERSITY OF IBADAN

CHAPTER FOUR

4.0 RESULTS AND DISCUSSION OF FINDINGS

This chapter presents the results of data analysis arising from the responses generated from the respondents. Also presented is the discussion of research findings based on the hypotheses tested. Each of the hypothesis is discussed using results from the analysis. With the use of descriptive statistics, the demographic characteristics of the respondents are also given. In addition, the results of Focus Group Discussions (FGDs) and Key Informant Interviews' (KIIs') Sessions for the study was also given.

4.1 Demographic Characteristics of the Respondents.

For more clarification of the subject matter and to further place in proper perspectives the vocational skills and micro-credit loans which are critical in considering widows' socio-economic and psychological adjustment, it is important to describe the demographic characteristics of the respondents. These include: state of origin, name, age, length of marriage, when widowed, religion, employment status, income per month, and name of organisations.

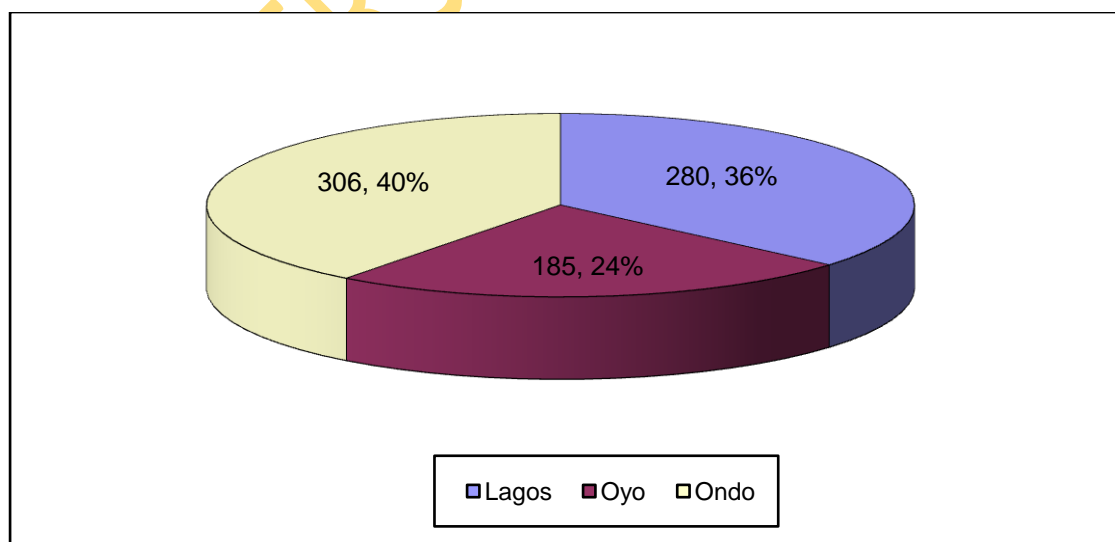


Fig. 4.1.1 Respondents by States

Figure 4.1 shows the states distributions of the respondents, 280(36.3%) of the respondents were from Lagos States, 185(24.0%) from Oyo State, while 306 (39.7%) were from Ondo State. This analysis shows that Ondo State widows are more prominent and patronised of widows' organisations than their counterparts in Oyo and Lagos states. The disparity can be attributed to the fact that Lagos and Oyo States are relatively more cosmopolitans than Ondo State in terms of socio-economic activities which may have preoccupied the widows in the two states. Responses to the question raised in the study as well as in the FGDs indicate that it is probably that Ondo State with the highest participants portray an environment where there are less commercial or economic activities compared to Lagos and Oyo state, where widows may be involved in other commercial activities, rather than patronising widows' organisations.

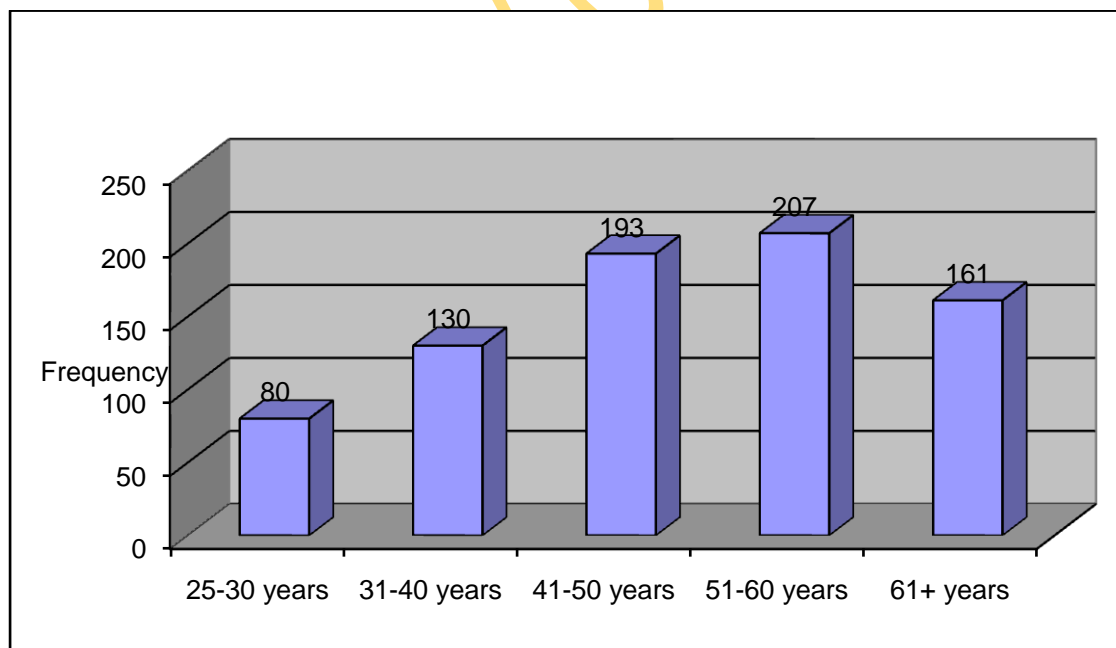


Fig. 4. 1.2 Respondents by Age

Figure 4.2 shows the age distribution of the respondents, most of the respondents that constitute the sample, 193(25%) are within the age range of 41 to 50

years and 207(26.8%) within the age range of 51 to 60. Age is an indicator in an individual's life. From the results of analysis above, it is evident that respondents between ages 41 and 50 years, followed by 51 and 60 years, constituted majority of widows in various organisations participating in vocational skill training programmes. This indicates the most challenging age or period in a widow's life, with great responsibilities of meeting the requirements of the growing children. In the course of this study, widows within this age range are found to be the most vulnerable when it comes to socio-economic problems that can result in psychological trauma. It is evident in this study that widows of these ages are found to enlist themselves in vocational skill programmes to support their family and also to improve their socio-economic and psychological well-being. On the other hand, the fact that there are few older participants may likely be because they have relatively reduced responsibilities or that the children have grown to maturity as to understand their plight and at the same time take care of them.

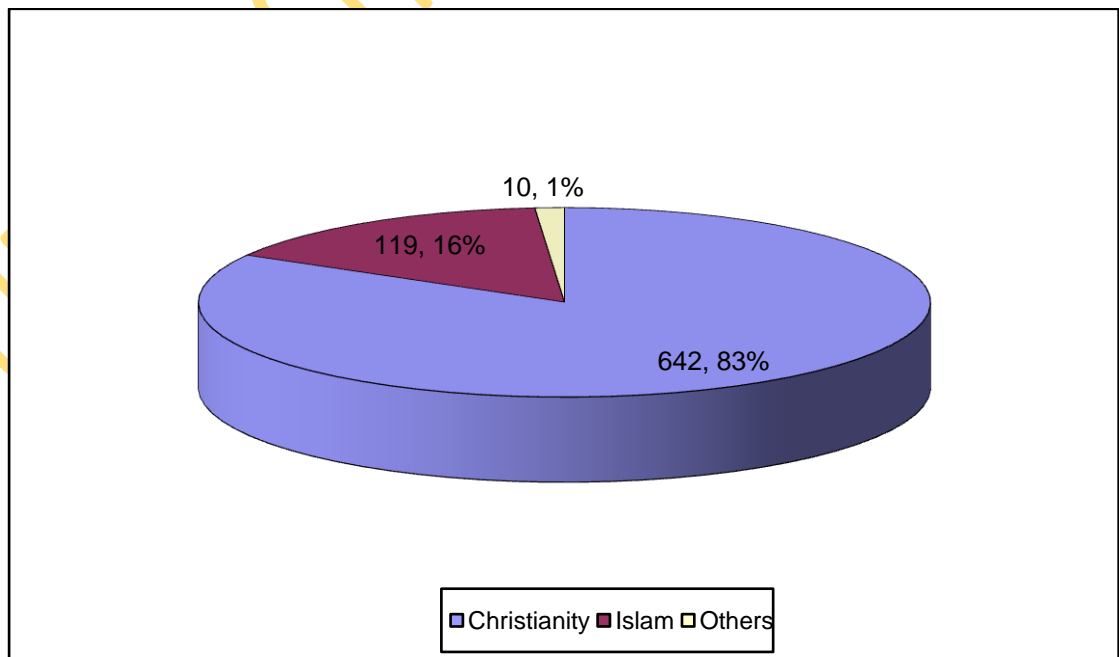


Fig. 4. 1.3 Respondents by Religion

Figure 4.3 shows that 642(83%) of the respondents are Christians, 119(16%) are Muslims while 10 (1%) are others. This shows that almost all the respondents have a religious affiliation. Findings from the study reveal that religious participation was related to increased perception of social support and the belief in their religion provides greater meaning in the loss. Further, religious participation was indirectly related to improved adjustment and less distress among widows. This is in line with Ogundipe, (2009) who claims that widowhood period can also be a time for spiritual reawakening.

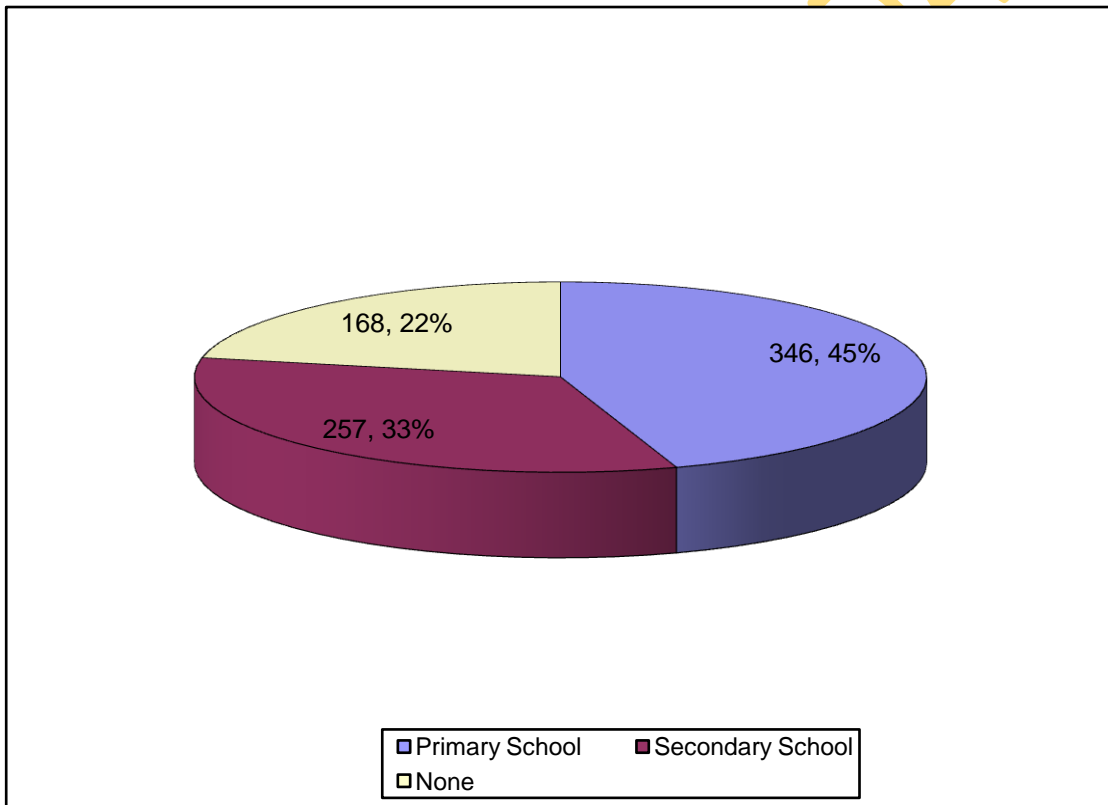


Fig.4. 1.4 Distribution of the Respondents by Level of Education

The figure shows the educational status of the respondents before joining the organisations. It shows that 346 (44.9%) of the respondents had primary school certificate, 257 (33.3%) had secondary school certificate, while 168(21.8%) are illiterates. This indicates that majority of the respondents lack educational capabilities and financial resources required to sustain their family and to shield them from those

dehumanising them. This supports Anyanwu (2005) who declares that illiteracy has rendered widows economically vulnerable by exposing their hopelessness and financial helplessness because they have been depending on their husbands for financial assistance. It also corroborates, Owasonoye and Ahonsi (1997) that report a decrease in the number of respondents who went through widowhood rites with increasing level of education. General consensus from the FGDs and the KIIs conducted in the study areas confirmed that educational level is an important predictor variable for enlisting in a skills acquisition training programme, especially in an area where knowledge and skill acquired during training is relevant for self-reliance or employment. Findings from the study indicate that non-career widows dominate the centres, whereas, widows who are educated are hardly seen at the vocational centres. Evidence in this regard suggests that widows who are educated and gainfully employed and have sufficient financial resources to cushion the effect of economic hardship brought about by widowhood and are hardly found on the skills training programme (Emewu, 2003).

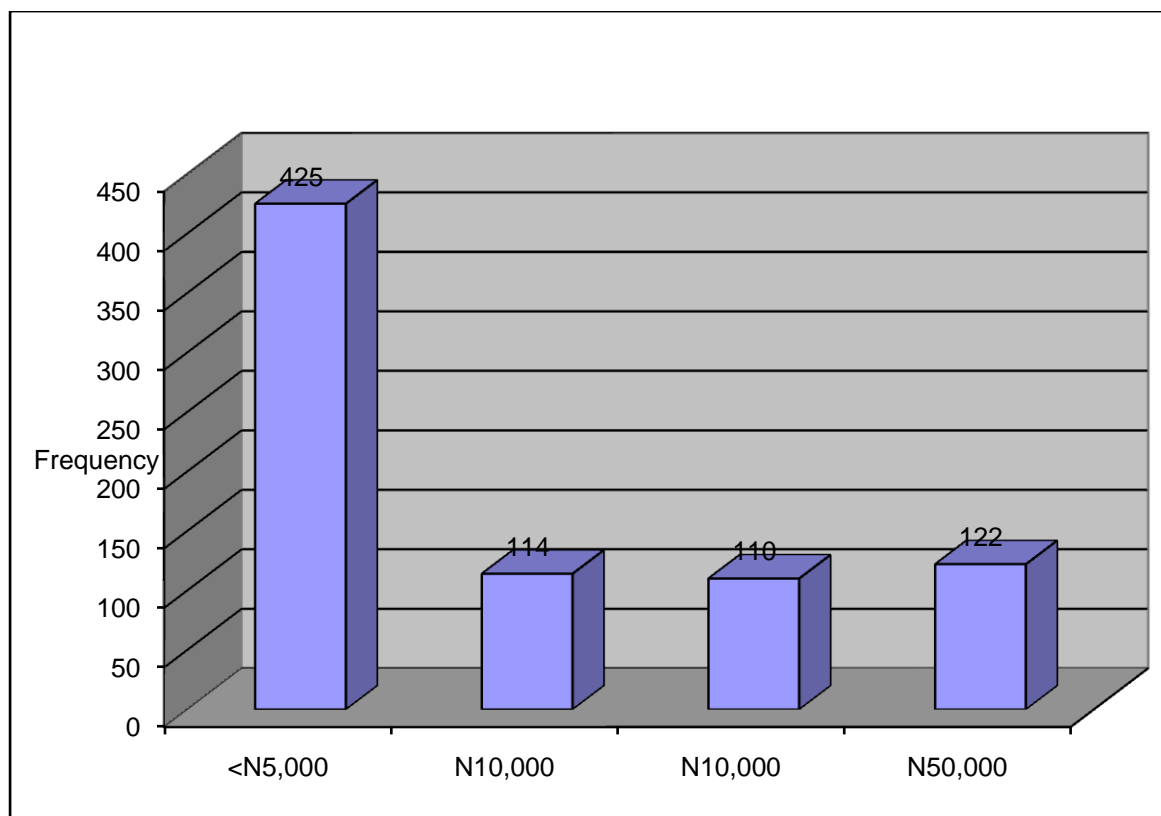


Fig. 4.1.5: Respondents by Income

Figure 4.5 shows that 425(55.1%) of the respondents earned less than N5, 000 per month, 114(14.8%) earned 10,000 per month, 110(14.3%) earned 20,000 per month, while 122(15.8%) earned 50,000 and above per month. In this study, the income level of the individual widow is considered critical for consideration to her survival and livelihood. Income level is the basis for determination of poverty and the death of a husband results in low financial status for wives, many of whom become impoverished following bereavement. It is seen that majority of the widow's income per month is less than N5, 000. Also, the results of the FGD and the KII sessions reveal that widowhood has a brutal and irrevocable impact on widows and their children, especially the girl-child because of the poor income level of the widows. This had forced many widows to withdraw their children from schools, thereby, exposing them to child labour, prostitution, early marriages, trafficking and street

sales. The literatures reviewed revealed that the duration of widowhood has been associated with loss of income and increased risk of poverty as a result of the financial loss associated with widowhood (Ogundipe, 2009; Anyanwu, 2005; Lopata, 1979).

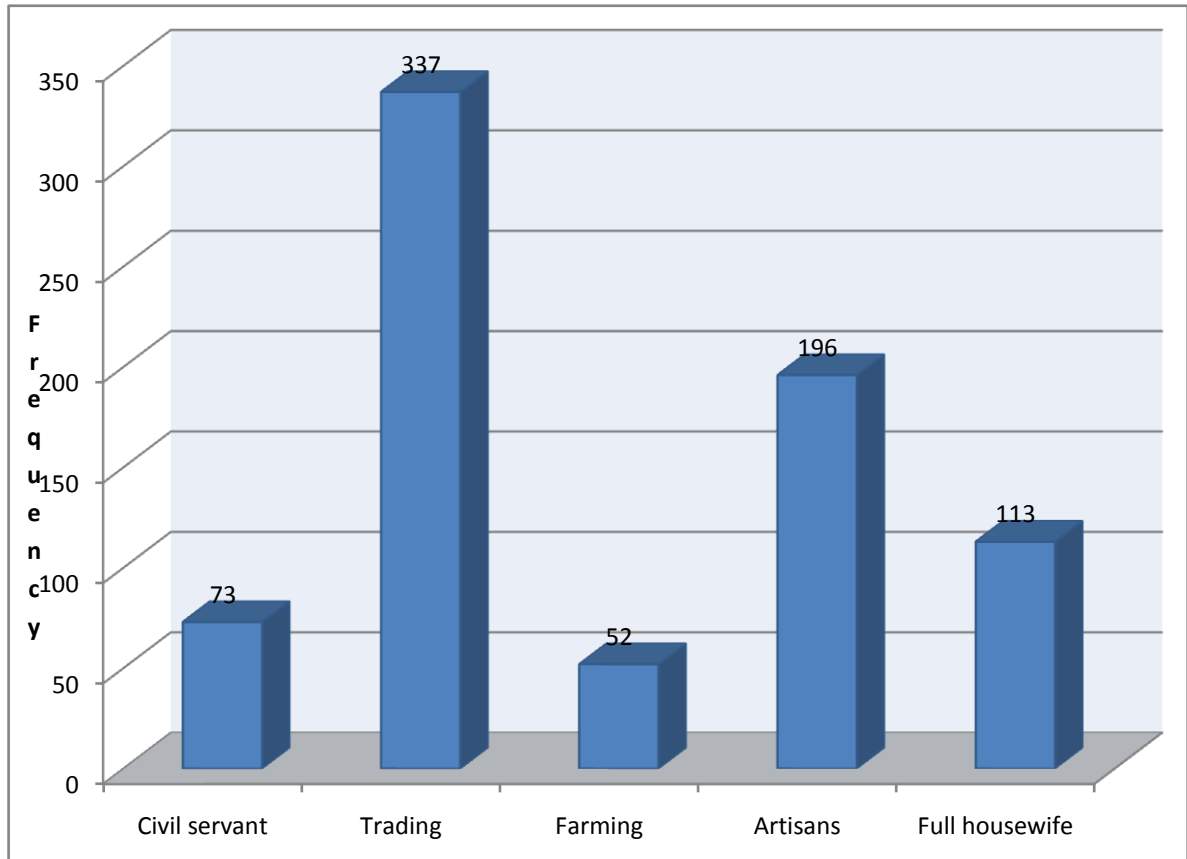


Fig 4.1. 6: Respondents by Occupation

The occupation of the respondents as shown reveals presents 73(9.5%) as civil servants, 337(43.7%) are traders, 52(6.7%) are farmers, 196(25.4%) are full-time housewives and 113(14.7%) are artisans. The analysis shows that a higher concentration of petty traders and those that were formerly full-house wives are widows that dominate the vocational skills centres. On this, Anyanwu (1999) laments that Nigerian women, unlike women in developed countries have limited careers, which do not prepare them for the enormous burden and responsibilities of

widowhood. Also, the duration of widowhood has been associated with loss of income and increased risk of poverty as many widows, most especially the stay at home type, who rely on their husband's income become impoverished after bereavement. The tendency therefore is that these set of widows needed increased level of knowledge, skill training and financial capability to improve their overall wellbeing and they are seeking new vistas for enhancing economic standard of living through various skills training programmes that are available in the organisations. This corroborates Howie and McIlyre (2002) that occupational therapy is important in overcoming the state of widowhood and that an active engagement of widows in such meaningful occupational and various skills and economic activities would facilitate a widow to adjustment to the death of her spouse, and at the same time enable her and the children live a fulfilled life of widowhood.

4.2.0 RESEARCH QUESTIONS AND HYPOTHESIS

This part contains the main findings to the research questions and hypotheses raised for the study.

Research Question: 1: What are the impacts of vocational skill acquisition and micro-credit loans on socio-economic and psychological adjustments of widows?

Table 4.2.1, as well as the discussions that follow provides explanation for the understanding of data collected on objective 1 and research question 1

Table: 4.2.1: Impacts of vocational skill acquisition and micro-credit loans on socio-economic and psychological adjustments of widows

S\N	Social adjustment of widows	SD	D	A	SA	Mean	S.D
1	Participating in vocational skills training and micro-credit loans facilitates widow's social adjustment.	15 1.9%	19 2.5%	182 23.6%	555 72.0%	3.66	.63
2	Vocational skills acquisition and micro-credit loans help widows to adjust to new marital life	19 2.5%	24 3.1%	267 34.6%	461 59.8%	3.52	.68
3	Vocational skills acquisition and micro-credit loans help widows in providing good education for their children	12 1.6%	35 4.5%	299 38.8%	425 55.1%	3.47	.66
4	With vocational skills acquisition and micro-credit loans, widows can provide good food for the family	8 1.0%	48 6.2%	294 38.1%	421 54.6%	3.46	.66
5	Knowledge of vocational skills acquisition and micro-credit loans improve widows literacy level	16 2.1%	48 6.2%	327 42.4%	380 49.3%	3.39	.70
6	Vocational skills acquisition and micro-credit loans create employment opportunities for widows	12 1.6%	3 10.8%	289 37.5%	387 50.2%	3.36	.74
7	Vocational skills acquisition and micro-credit loans help widows overcome their health related problems	31 4.0%	61 7.9%	324 42.0%	355 46.0%	3.30	.78

8	Vocational skills and micro-credit loans help widows to secure better accommodation for the family	16 2.1%	88 11.4%	335 43.5%	332 43.1%	3.27	.74
	Economic adjustment of widows	SD	D	A	SA	Mean	S.D
9	It enables widows to pay their children school fees buy textbooks and pay for other school expenses	25 3.2%	32 4.2%	221 28.7%	493 63.9%	3.53	.73
10	Vocational skills acquisition and loan support, improves the general standards of living of widows	8 1.0%	83 10.8%	377 48.9%	303 39.3%	3.26	.69
11	Vocational and micro-credit loans assist widow to buy children clothing shoes and other children needs	27 3.5%	73 9.5%	342 44.4%	329 42.7%	3.26	.77
12	Vocational skills and micro-credit loans assist widows in their household maintenance adjustment	26 3.4%	80 10.4%	352 45.7%	313 40.6%	3.23	.77
13	Vocational skills acquisition and micro-credit loan improves widows financial and economic status	13 1.7%	81 10.5%	391 50.7%	286 37.1%	3.23	.70
14	Vocational skills acquisition and micro-credit Loans assist widows in having control over their children	24 3.1%	92 11.9%	344 44.6%	311 40.3%	3.22	.77
	Psychological adjustment of widows	SD	D	A	SA	Mean	S.D
15	Vocational skills acquisition and micro-credit loans help in sustaining widows self-esteem	24 3.1%	32 4.2%	339 44.0%	376 48.8%	3.38	.71
16	Vocational skill and micro-credit loans enables widows adjust emotionally and psychologically	20 2.6%	96 12.5%	305 39.6%	350 45.4%	3.28	.78
17	Widows are adequately empowered through vocational skills acquisition and micro-credit loans	34 4.4%	74 9.6%	318 41.2	345 44.7%	3.26	.81
18	Vocational skills and micro-credit facilities assists widows in sustaining friendship and companionship	19 2.5%	63 8.2%	401 52.0%	288 37.4%	3.24	.70

19	With the acquired skills and loans scheme widows depend less on friends and in-laws for assistance	16 2.1%	84 10.9%	36847. 7%	303 39.3%	3.24	.73
20	Vocational skill acquisition and micro-credit loans removes fear and depression of widows	23 3.0%	67 8.7%	390 50.6%	291 37.7%	3.23	.73
21	With vocational skill acquisition and loans widows no longer develop health related problems	20 2.6%	155 20.1%	31340. 6%	283 36.7%	3.11	.81

Source: Field Survey

Interpretation and Discussion of Findings

The rating of the items on the level of Social Adjustment of Widows through their engagements in vocational skills acquisition and micro-credit loan activities shows that all the rating scales on the items recoded high mean scores. This is starting from participating in vocational skills training and micro-credit loans activities improves widow's social status with (Mean =3.66) ranked highest, followed by, through vocational skills acquisition and micro-credit loans, widows are able to adjust to new marital life (Mean =3.52), Vocational skills acquisition and micro-credit loans assist widows in providing good education for their children (Mean =3.47), With vocational skills acquisition and supports of micro-credit loans, widows and their family can eat good and nutritious food (Mean =3.46), Knowledge of vocational skills acquisition and micro-credit loans assist widows to improve on their literacy level (Mean =3.39), Vocational skills acquisition and micro-credit loans create jobs and employment opportunities for widows (Mean =3.36), Vocational skills acquisition and micro-credit loans help widows overcome their health related problems (Mean =3.30) and lastly, by vocational skills and micro-credit loans help widows to secure better accommodation for the family (Mean =3.27).

Findings from the respondents and the results of the FGDs sessions indicated that widow's engagements in vocational skills programmes and in micro-credits loans activities have contributed immensely to social adjustments of widows. This deals with the way in which the individual widow adjusts to her social environment, how she relates with friends, relations and other people in the community where she lives and how she copes with her responsibilities and inner feelings. The study revealed that participating in vocational skills training and micro-credit loans activities promotes widows growth and interaction. It enables them to adjust martially, in providing good education and quality food for their children, improving their literacy level, creating employment opportunities, helping them to overcome their health related problems and in securing better accommodation for the family. This supports Ogundipe, (2009) who confirmed that despite the problems faced by widows, widowhood can be a time of growth because every problem presents an opportunity for growth. He further stated that there are some advantages associates with widowhood, which may include an opportunity to forge a new identity, to develop skills that may have lain dormant for years, to establish one's own status apart from a spouse, or to develop and maintain new relationships. It can also be a time for a spiritual reawakening. He added that death can lead the surviving partner to re-examine the fundamental questions of life and death and become more independent than married people. It can also offer relief from caring for an ill or disabled spouse and allows the widow to reorganize her life around other activities.

Furthermore, the Economic Adjustment of the widows as revealed on the above table shows that all the items recorded high means scores, starting from enabling widows to pay their children school fees, buy textbooks and other school expenses (Mean =3.53) which ranked highest, followed by with the acquired skills

and the supports of micro-credit loans widows depend less on friends and in-laws for assistance (Mean =3.41), Vocational skills acquisition and loan support improves the general standards of living of widows (Mean =3.26), Vocational and micro-credit loans assist widow to buy children clothing shoes and other children needs (Mean =3.26), Vocational skills and micro-credit loans assist widows in their household maintenance adjustment (Mean =3.23), Vocational skills training and micro-credit loan improves widows financial status (Mean =3.23) and lastly on this, vocational skills acquisition helps to increase widow's socio-economic status with (Mean =3.12).

The result confirmed that the respondents have joined different organizations to learn one trade or the other so as to meet up with the socio-economic and psychological challenges of widowhood. However, the high mean score recorded on the children education shows that widows attach great importance to the education of their children more than any other thing. From the FGD and KII sessions, some of the respondents revealed that they do not have the opportunity of attending former education, and they therefore require education for their children for many reasons, most especially to be well informed, to satisfy specific individual needs, and to be able to contribute meaningful to the society. Vocational skills and micro-credit loans have also seen to have improved their standard of living of widows and assist in providing the basic needs of the family as well as in household maintenance. However, the high mean scores recorded on these items shows that vocational skills acquisition and micro-credit loans has great influence on economic adjustments of widows.

Lastly on this table is the rating of the items on the Psychological Adjustment of the widows. These revealed that Vocational skills acquisition and Micro-credit loans help in sustaining widow's self-esteem (Mean = 3.38) ranked highest followed

by through vocational skill acquisition and micro-credit loans, widows have self-control (Mean =3.28), Widows are socially and economically empowered through vocational skills acquisition and micro-credit loans (Mean =3.26), Vocational skills and micro-credit facilities assists widows to sustain companionship (Mean =3.24), Through vocational skills and micro-credit loans, widows are not experiencing hardship and anxiety over financial matters (Mean =3.24), Engagements in vocational skill acquisition and micro-credit loans remove widow's fear and depression (Mean = 3.23), Vocational skill acquisition and micro-credit loans help to remove widow's frustration (Mean = 3.22), and lastly, with vocational skill acquisition and micro-credit loans, widows will no longer develop blood pressure and other health related problems (Mean = 3.11).

In Nigeria, despite modernization, tradition still speaks volume in widow's life experience. Ogundipe, (2009) in Bakare (1970) lists eight internal and external factors that determine psychological adjustment of individuals particularly in Nigeria as health, food, shelter, job, finance, religion, government amenities, as well as political stability. Adebowale (2008) pointed out that the psychological problems faced by widows are more pronounced and entangled than that of men as a result of socio-cultural attachment assigned to widowhood. The problems according to him include rejection, poverty, loneliness and wickedness which are full of torment and barbaric in nature. It gives widows, social and psychological trauma which can degenerates to heart failure, kidney problems, diabetics, killing widows in large number and turning their children to orphans abruptly. Ifejika (2001) was also of the view that psychological trauma is perhaps the most widespread and deadliest disease suffered by all widows. This could sometimes lead to a mental illness, which is usually perceived as a major health problem in our society.

Drawing from the widow's experiences, the results of the FGDs and the KII sessions revealed that active engagement of widows in Vocational skill acquisition and access to micro-credit loans go a long way in facilitating widow's socio-economic and psychological adjustments. This enables them to live fulfill and vital life of widowhood. Example of such different sessions of FGDs and KII are given below.

Participant A: I am 35 years old. I was a full house-wife when my husband died. I joined this center to learn Hair dressing so that I can have a vocation to live on. I thank God that my condition is better now and I can meet the needs of my children.

Participant B: In registered with this vocational skill acquisition center. My engagement in soap-making and tie and dye have helped my literacy level. I can now read, write and calculate in my daily sales.

Participant C: My engagement in vocational skill acquisitions and micro-credit loans meetings have assisted me in many areas, especially in meeting some old and new friends who are of assistance to me.

Participant D: Vocational skill acquisition and micro-credit loans have improved my financial status and assisted me in my household maintenance. It enables me to buy my children clothing, shoes and other materials. Vocational skills training and micro-credit loan

Participant E: My husband died 10 years ago, and since then, I have been caring for the children alone. When I joined the center I learn soap-making, I have since been producing and selling these items though on a small scale and from the proceeds. I manage to get money to sponsor my children in school and also to meet the needs of my family''

Participant F: My major problems since then are finance and loneness. I joined this skill acquisition center to keep myself busy and to get money to take care of any children. Through this, I was able to have some friends who are of great assistance to me.

Participant G: I am above 50 years old, I am a Christian. My husband died 9 years ago. My major challenges are finance and health problems. From this organization, I received financial assistance and through my interaction with people in my group, my health status has improved and the skill has improved my financial status.

To further explain the influence of vocational skill acquisition and micro-credit loans on socio-economic and psychological adjustments of widows, tables 4.2.2. Presents the joint and relative effects of vocational skill acquisition and micro-credit loans on socio-economic and psychological adjustments of widows.

Table 4.2.2: The Joint Effect of independent Variables Vocational Skill and Micro-credit Loans on Socio-economic and Psychological Adjustments

Model	Sum of Squares	DF	Mean Square	F	Sig.
Regression	63084.659	2	31542.329	669.786	.000
Residual	34617.009	768	45.074		
Total	97701.668	770			

R = .804

R² = .646

Adj R² = .645

The joint effect of independent variables, vocational skills acquisition and micro-credit loans on socio-economic and psychological adjustments of widows as shown in the above are significant (F(2,768) = 669.786; R = .804, R² = .646, Adj. R² = .645; p < .05). About 65% of the variation was jointly accounted for by the independent variables.

Table 4.2.3: Relative Effect of Independent variables (Vocational Skills and Micro-credit Loans) on Socio-economic and Psychological Adjustments of Widows

Mode	Unstandardized Coefficient		Standardized Coefficient	T	Sig.
	B	Std. Error			
(Constant)	17.807	1.933		9.211	.000
Vocational Skills	1.653	.097	.684	24.677	.000
Micro-Credit Loans	.598	.067	.171	6.160	.000

The result on table 4.2.3 shows the relative contribution of each of the independent variables on the dependent: vocational skills ($\beta = .684$, $P < .05$) and micro-credit loans ($\beta = .171$, $p < .05$). It shows that there is significant relationship between vocational skills acquisition and socio-economic and psychological adjustments of widows, as well as micro-credit loans and socio-economic and psychological adjustment of widows. The result reveals vocational skills acquisition contributed more to socio-economic adjustments of widows with $\beta = .684$, $P < .05$ than micro-credit loans with $\beta = .171$, $p < .05$. The joint and the relative effect of the independent variables on the dependent variables are statistically significant at .05 level, therefore, the null hypothesis is rejected. The shows that widows need to engage themselves in economic activities that can empower and create employment opportunity that can guarantee a better future for them. Engagement in different vocational skills, such as: tie and dye/batik, cloth weaving, soap making, sewing/fashion design, hair dressing, beads making, cream and cosmetics, cakes and confectionaries will help widows in their socio-economic and psychological adjustments

This corroborates the findings of Bhola (1994) who views vocational skill training as being able to liberate women, particularly, widows from being unemployed, economic dependency and poverty. According to him, vocational skill provide empowerment that can make widows self-reliant and to resist exploitation and oppression. Supporting this, Akpama and Andong (2008) describe vocational skills acquisition as economic empowerment opportunities that can sustain widows and their children. This will expose them to necessary economic opportunities as well as supportive services that can liberate them from poverty.

Table 4.2.4: Multiple regression showing the joint and relative influences of vocational skills and micro-credit loans on socio-economic and psychological adjustments of widows

Mode	Unstandardized		Standardized	T	Sig.T	F	R	R ²
	Coefficient							
	B	Std. Error						
(Constant)	17.807	1.933		9.211	.000	669.786	0.804	0.645
Vocational Skills	1.653	.067	.684	24.677	.000			
Micro-Credit Loans	.598	.097	.171	6.160	.000			

Table 4.2.5: Correlation matrix table showing the relationship between Vocational Skills Acquisition and Micro-credit Loans on Socio-economic and psychological Adjustments of widows

	Socio-Economic & Psychological Adj.	Vocational Skill Acquisition prog.	Micro-Credit loans
Socio-Economic & Psychological Adj.	1		
Vocational Skills Acquisition Prog.	.793**	1	
Micro-Credit loans	.604**	.633**	1
Mean	82.9792	24.4540	30.5694
Std. Dev.	11.2643	3.21n 75	4.6631

* Sig. at .05 level

** Sig. at .01 level

It was shown in the table above that the joint effect of independent variables (Vocational Skills and Micro-Credit Loans) on the dependent variables (Social, Economic and Psychological Adjustments) was significant ($F(2,768) = 669.786$; $R = .804$, $R^2 = .646$, $\text{Adj. } R^2 = .645$; $P < .05$). About 65% of the variation was accounted for by the independent variables. It also shows the relative contribution of each of the independent variables on the dependent: Vocational Skills ($\beta = .684$, $P < .05$) and Micro-Credit Loans ($\beta = .171$, $P < .05$). It is shown that the two independent variables were significant and that there was significant relationship between Social, Economic and Psychological Adjustments and Vocational Skills Acquisition programmes and Micro Credit Loans respectively.

Ho1: There no significant influence of independent variables (Vocational Skill and Micro-Credit Loans) on Social Adjustment of widows.

Table 4.2.6: as well as the discussions that follow provide explanation for the understanding of data collected on objective 2 and hypothesis 1 on the influence of vocational skill acquisition and micro-credit loans on Social adjustments of widows

Table 4.2.6: The joint Effects of the (independent variables Vocational Skills Acquisition and Micro-credit Loans) on Social Adjustments of Widows

Model	Sum of Squares	DF	Mean Square	F	Sig.
Regression	5138.621	2	2569.311	286.752	.000
Residual	6881.324	768	8.960		
Total	12019.946	770			

$R = .654$

$R^2 = .428$

$\text{Adj } R^2 = .426$

It was shown in the table above that the joint effect of independent variables (Vocational Skills and Micro-Credit Loans) on Social Adjustment was significant ($F(2,768) = 286.752$; $R = .654$, $R^2 = .428$, $\text{Adj. } R^2 = .426$; $P < .05$). About 43% of the variation was accounted for by the independent variables.

Table 4.2.7: The Relative effect of the independent variables (Vocational Skill and Micro-Credit Loans) on Social Adjustment of widows

Model	Unstandardized Coefficient		Standardized Coefficient	T	Sig.
	B	Std. Error			
(Constant)	9.274	.862		10.759	.000
Vocational Skills	.121	.043	.099	2.799	.005
Micro-Credit Loans	.497	.030	.587	16.646	.000

The result above shows the relative contribution of each of the independent variables on the dependent: Vocational Skills ($\beta = .099$, $P < .05$) and Micro-Credit Loans ($\beta = .587$, $P < .05$). It is shown that the two independent variables were significant.

Table 4.2.8: Multiple Regression showing the joint and relative effect of independent variables (Vocational Skills and Micro-Credit Loans) on Social Adjustments.

Model	Unstandardized Coefficient		Standardized Coefficient	T	Sig. T	F	R	R ²
	B	Std. Error						
(Constant)	9.274	.862		10.759	.000	286.752	.654	.428
Vocational Skills	.497	.030	.587	16.646	.000			
Micro-Credit Loans	.121	.043	.099	2.799	.005			

Table 4.2.9: Correlation Matrix showing the effects of Vocational Skill Acquisition and Micro-Credit Loans on Social Adjustment of Widows

	Social Adjustment	Vocational Skills Acquisition	Micro-Credit loans
Social Adjustment	1		
Vocational Skill Acquisition Prog.	.649**	1	
Micro-credit loans	.470**	.633**	1
Mean	27.4397	24.4540	30.5694
Std. Dev.	3.9510	3.2175	4.6631

* Sig. at .05 level

** Sig. at .01 level

The result above shows there are positive effects of vocational skills acquisition and micro-credit loans on social adjustments of widows, It revealed that social adjustments of widows and vocational skill acquisition have high correlation of .649, while social adjustment of widows and micro-credit loan has correlation value of .470, therefore the null hypothesis is rejected.

The social adjustments of widows as observed in the study include changes in marital status, feeding status, housing, employment opportunity, health status, standard of living and control over the children. The result particularly reveals that engagement in vocational skills programmes and micro-credit loans activities have promoted widows' growth and interaction. It has improved the social status of widows; it provides employment opportunities, it enables those that are still young to adjust martially, provide good and quality education for their children, improved the family feeding status, accommodation status as well as their literacy level.

This corroborates the findings of Ogundipe (2009), who indicates that social adjustment of widows' deals with the way an individual widow adapts to her environment and demands of life. This according to him includes how she relates with others in the community where she lives (interpersonal relationship) and how she copes with her responsibilities and inner feelings on the other hand (intra-personal relationship). He further affirms that despite the problems faced by widows, widowhood can be a time of growth because every problem presents an opportunity for growth and that there are some advantages associated with widowhood, in that it can be an opportunity to forge a new identity, develop skills that may have been dormant for years, establish one's status apart as distinct from one's spouse or to develop and maintain new relationships. It can also be a time for spiritual reawakening. Such a widow can feel more independent than married people and

become free to do whatever she wishes, including sexual freedom. Widowhood can permit a widow to remarry and have a more range of sexual experiences. And in some cases widowhood offers relief from caring for an ill or disabled spouse and allows the widow to reorganise her life around other activities.

In addition, the results of the FGDs and KII sessions indicate that widows' engagements in vocational skill acquisition programmes and micro-credits loans provision have contributed immensely to social adjustments of widows. Findings from the respondents reveal that participating in vocational skills and micro-credit loans can promote widows' growth and interaction. And that active engagement of widows in vocational skills acquisition and access to micro-credit loans have in no small measure facilitated their adjustment to the death of their spouse and at the same time enable them live a fulfilled life of widowhood. The responses and positions of some of the participants on social adjustments of widows through their engagements in vocational skills and micro-credit loans are presented below:

Participant A

"I am from Anambra State. I was formally a full house-wife. When my husband died 7 years ago, I joined this centre to learn beads making so that I will have a vocation to live on. I thank God that my condition is better. I am able to meet with new friends and I can now meet the needs of my children". See figure 1 under Appendix (11) appendix, pg 127.

Participant B:

"My engagement in vocational skill acquisition has increased my knowledge and has enabled me to be articulate in my business."

Participant C:

"I learnt tie & dye and soap making from my organisation. This has assisted me in many areas, most especially it gives me room to interact with my co-learners and also as a result of involvement in church activities, my spiritual life has increased greatly".

Participant D:

"I am from Skill Acquisition Centre, Igando-Lagos. I am 49 years old, my husband died on 9, Feb, 2002. My major problems since then are finance and liveness. I joined this skill

acquisition centre to keep myself busy and to get money to take care of any children. Through this, I was able to have some friends who are of great assistance to me, figure 7 under appendix 11, pg. 130.

Ho2: There is no significant influence of independent variables (Vocational Skill and Micro-Credit Loans) on Economic Adjustment of widows

Tables 4.2.10 below as well as the discussion that follows provide explanation for the analysis of data collected on objective 3 and hypothesis 2.

Table 4.2.10: The joint effect of Vocational Skill Acquisition and Micro-credit loans on Economic Adjustments of widows

Model	Sum of Squares	DF	Mean Square	F	Sig.
Regression	3904.561	2	1952.280	323.956	.000
Residual	4628.259	768	6.026		
Total	8532.820	770			

R = .676
 $R^2 = .458$
 Adj $R^2 = .456$

It was shown in the table above that the joint effect of independent variables (Vocational Skills and Micro-Credit Loans) on Economic Adjustment was significant ($F(2,768) = 323.956$; $R = .676$, $R^2 = .458$, $Adj. R^2 = .456$; $P < .05$). About 46% of the variation was accounted for by the independent variables.

Table 4.2.11: The relative effect of independent variables (Vocational Skill and Micro-Credit Loans) on Economic Adjustment of widows

Model	Unstandardized Coefficient		Standardized Coefficient	T	Sig.
	B	Std. Error			
(Constant)	7.609	.707		10.764	.000
Vocational Skills	6.475E-02	.036	.063	1.824	.069
Micro-Credit Loans	.453	.024	.635	18.506	.000

The result above shows the relative contribution of each of the independent variables on the dependent: Vocational Skills ($\beta = .063$, $P > .05$) and Micro-Credit Loans ($\beta = .635$, $P < .05$). It is shown that while Micro-Credit Loan was significant, Vocational Skill was not.

Table 4.2.12: Multiple regression showing the joint and relative effect of Vocational Skill and Micro-Credit Loans on Economic Adjustment of widows

Model	Unstandardized		Standardized	T	Sig.T	F	R	R ²
	Coefficient		Coefficient					
	B	Std. Error						
(Constant)	.707			10.764	.000	323.956	.676	.458
Vocational Skill	.036	.063		1.824	.069			
Micro-Credit Loans	.024	.635		18.506	.000			

Table 4.2.13: Correlation Matrix showing the effects of Vocational Skill Acquisition and Micro-credit Loans and Economic Adjustment of widows

	Economic Adjustment	Vocational Skills Acquisition Programme	Micro-credit Loans
Economic Adjustment	1		
Vocational Skills Acquisition Programme	.464**	1	
Micro-credit Loans	.675**	.633**	1
Mean	23.0532	24.4540	30.5694
Std. Dev.	3.3289	3.2175	4.6631

* Sig. at .05 level

** Sig. at .01 level

It was shown in the table above that the joint effect of independent variables (Vocational Skills and Micro-Credit Loans) on Economic Adjustment was significant ($F(2,768) = 323.956$; $R = .676$, $R^2 = .458$, $Adj. R^2 = .456$; $P < .05$). About 46% of the variation was accounted for by the independent variables. The relative

contribution of each of the independent variables on the dependent variables shows that: Vocational Skills ($\beta = .063, P >.05$) and Micro-Credit Loans ($\beta = .635, P <.05$).

It is shown in the above table that there was a significant relationship between vocational Skill Acquisition Programmes and Economic Adjustment of widows and Micro Credit Loans and Economic Adjustment respectively. It is revealed here that Micro-credit loan was the best predictor of economic adjustment of widows, while vocational skill acquisition was found to be the least predictor of widow's in economic adjustment. Majority of the respondents confirmed that the skills have definitely improved their socio-economic status, but they lack the capital to invest in their business. Many of them complain of not receiving any financial assistance or supports from anywhere, not even from the government to support themselves or their business. It was further confirmed that widows, most especially, the non-career widows may not easily get loans or financial assistance because they are widows and because they lack properties that can be used as collateral or somebody to stand for them. The few of them that that were able to got supports from their religious organisations, cooperative societies and community or private groups were able to improve their businesses and were economically stable.

This corroborates the findings of Bhola (1994) who views vocational skill training as being able to liberate women, particularly, widows from being unemployed, economic dependency and poverty. According to him, vocational skills provide the kind of empowerment that can make widows to be self-reliant and to resist exploitation and oppression. He further assert that engagement in different vocational skills, such as: tie and dye/batik, cloth weaving, soap making, sewing/fashion design, hair dressing, beads making, cream and cosmetics, cakes and confectionaries will help widows in socio-economic adjustments. Supporting this,

Akpama and Andong (2008) describe vocational skills acquisition as economic empowerment opportunities that can sustain widows and their children. The FGDs and KII sections revealed that respondents testified that the skills and supports from micro-credit loans have improved their standard of living and enable them to provide the basic needs of the family. Below are some of the views of participants during the FGDs and KII sessions.

Participant A:

“My husband died 10 years ago, and since then, I have been caring for the children alone. I joined this centre to learn soap-making, I have since been producing and selling these items though the financial assistance rendered by my organisation and from the proceeds, the entire family has been feeding well. It has also helps me in the areas of provision of good health care for the family. Figure 6, under appendix 11, pg.129.

Participant B:

“I joined this centre 2 years ago when my husband died and there was no money to send my children to school. I received training in soap making and Tie & dye. I have been producing this on my own. This has helped to meet the needs of my family. I thank God I am no longer looking unto my in-laws for anything.

Participant C:

My major challenge when my husband died was finance and health challenges. From this organization I learnt fashion design and bead making and since then, my health has improved and I am now fully engaged. From skill, I am able to sponsor my children in school and also to meet the needs of my family”.

Participant D:

I joined this center 2 years ago when my husband died and there was no money to send my children to school. I received training in Tie & dye and batik. I have been doing this on my own. I thank God that I am no longer looking unto my in-laws for financial assistance.

Ho3: There is no significant influence of Vocational Skill Acquisition Programme and Micro-credit Loans on Psychological Adjustments of Widows

Tables 4.2.14, as well as the explanations that follow it provides explanation for the understanding of data collected on objective 4 and hypothesis 3.

Table 4.2.14: The joint effect of independent variables (Vocational Skills and Micro-Credit Loans) on Psychological Adjustment of widows.

Model	Sum of Squares	DF	Mean Square	F	Sig.
Regression	13858.386	2	6929.193	802.631	.000
Residual	6630.221	768	8.633		
Total	20488.607	770			

R = .822

R² = .676

Adj R² = .676

It was shown in the table above that the joint effect of independent variables (Vocational Skills and Micro-Credit Loans) on Psychological Adjustment was significant (F(2,768) = 802.631; R = .822, R² = .676, Adj. R² = .676; P < .05). About 68% of the variation was accounted for by the independent variables. It is shown that the two independent variables were significant, i. e. vocational skills acquisition and micro-credit loans at 0.05 level of significance, the null hypothesis is hereby rejected.

Table 4.2.15: The relative effect of independent variables (Vocational Skills and Micro-Credit Loans) on Psychological Adjustment

Model	Unstandardized Coefficient		Standardized Coefficient	T	Sig.
	B	Std. Error			
(Constant)	.923	.846		1.091	.276
Vocational Skills	.412	.042	.257	9.699	.000
Micro-Credit Loans	.703	.029	.635	23.965	.000

The result above shows the relative contribution of each of the independent variables on the dependent: Vocational Skills ($\beta = .257$, P < .05) and Micro-Credit Loans ($\beta = .635$, P < .05). It is shown that the two independent variables were significant.

Table 4.2.16: Multiple regression showing the joint and relative effect of independent variables (Vocational Skills and Micro-Credit Loans) on Psychological Adjustments.

Model	Unstandardized Coefficient		Standardized Coefficient	T	Sig. T	F	R	R ²
	B	Std. Error						
(Constant)	.923	.846		1.091	.276	802.631	.822	.676
Vocational Skills	.703	.029	.635	23.965	.000			
Micro-Credit Loans	.412	.042	.257	9.699	.000			

Table 4.2.17: Correlation Matrix showing the effects of Vocational Skill Acquisition Programmes and Micro-credit Loans and Psychological Adjustment of Widows

	Psychological Adjustment	Vocational Skills Acquisition Programme	Micro-Credit loans
Psychological Adjustment	1		
Vocational Skills Acquisition	.798**	1	
Micro-Credit loans	.659**	.633**	1
Mean	32.4864	24.4540	30.5694
Std. Dev.	5.1584	3.2175	4.6631

* Sig. at .05 level

**Sig. at .01 level

Table above table reveals that there are positive effects of vocational skills acquisition and micro-credit loans on psychological adjustments of widows. Vocational skills acquisition has .798, while micro-credit loan has 659. With the engagements of widows in various vocational skill acquisition and micro-credit loans, their conditions have greatly improved. Vocational skills acquisition and micro-credit

loans have influence psychological adjustments in the areas companionship, self-control, self-esteem, frustration, depression, self-confidence of widows. It has help to sustain widow's self-esteem, economically empowerment, facilities widows' companionship, reduced hardship and anxiety over financial matters, remove widow's fear and depression, remove widow's frustration and reduced blood pressure and other health-related problems

Eight internal and external factors that determine psychological adjustment of individuals particularly in Nigeria as given were health, food, shelter, job, finance, religion, government, amenities, as well as political stability, Adebowale (2008).He pointed out that the psychological problems faced by widows are more pronounced and entangled than that of men as a result of socio-cultural attachment assigned to widowhood. The problems according to him include rejection, poverty, loneliness and wickedness which are full of torment and barbaric in nature. The solution deduced from his study is for widows to engage in some meaningful socio-economic activities such as vocational skills activities and micro-credit loans that can help them overcome the psychological problems in widowhood. Ifejika (2001) was also of the view that psychological trauma is perhaps the most widespread and deadliest disease suffered by all widows. This could sometimes lead to a mental illness, which is usually perceived as a major health problem in our society. However, findings from the respondents on the extent to which vocational skills acquisition and micro-credit loans influences psychological adjustments in FGDs and KII session are shown below.

Participant A:

I received training at Vocational and Technical Education centre. I learnt tailoring, I am 50 years old, my husband died 3 years ago. My husband had another wife. The house he left behind was taken over by his siblings and none of them is taking care of my children. Engaging in soap making business has really relief my suffering. My business is doing well but I don't have much money to increase it". See figures 9 and 10 under appendix II on Pg 131 for more details

Participant B:

“I am From Skill Acquisition Centre, Igando Lagos. I am 49 years old, my husband died six years ago 9, Feb, 2002. My major problems are finance and loneness. I joined this skill acquisition centre to keep myself busy and to get money to take care of any children. With this, I no longer depend on relations and in-law for financial assistance.

Research Question 2: What are the Perception of the Widows about the Effectiveness of Vocational Skill Acquisition on Socio-economic and Psychological Adjustments of Widows?

Table 4.2.18: below as well as the discussion that follows provide explanation for the understanding of data collected on objective 5 and research question 2

Table 4.2.18: Perception of Widows about the effectiveness of Vocational skills acquisition programme

S\N	Perception of widows about vocational skills acquisition	Very inadequate	Inadequate	Adequate	Very adequate	Mean	S.D
1	Vocational skills acquisition & provision accommodation	20 2.6%	32 4.2%	175 22.7%	544 70.6%	3.61	.69
2	Household maintenance adjustment	12 1.6%	92 11.9%	334 43.3%	333 43.2%	3.28	.73
3	Payment for electricity, water and other bills	16 2.1%	68 8.8%	408 52.9%	279 36.2%	3.23	.69
4	Provision of food	31 4.0%	83 10.8%	361 46.8%	296 38.4%	3.20	.78
5	Provision of good health care services	28 3.6%	92 11.9%	414 53.7%	237 30.7%	3.12	.75
6	Buying of clothing, shoe, and other needs	59 7.7%	150 19.5%	219 28.4%	343 44.5%	3.10	.97
7	Paying children school fees, books and other school materials	55 7.1%	302 39.2%	310 40.2%	104 13.5%	2.60	.81
8	Having control, discipline over children	128 16.6%	385 49.9%	142 18.4%	116 15.0%	2.32	.92

Source: Field Survey

Discussion of Findings

The rating on the perception of widows about vocational skills acquisition programme is shown below: Provision of good accommodation, payment for house rent (Mean =3.61) ranked highest by the mean score rating and was followed by household maintenance adjustment (Mean =3.28), payment of electricity, water and other bills (Mean =3.23), provision of food (Mean =3.20), having control over children (Mean =3.12), buying of clothing, shoe, and other needs (Mean =3.10), paying children's school fees, books and other school materials (Mean =2.60) and Provision of good health care services (Mean =2.32).

Findings from the study revealed that all the rating scales have high means scores. It was evident from the findings that widows embark on various vocational skills acquisition such as: tie and dye/batik, cloth weaving, soap making, sewing/fashion design, hair dressing, beads making, cream and cosmetics, cakes and confectionaries to cushion the effects of widowhood. They confessed that the occupational content of these training offers them opportunities to acquire skills, attitudes, interests and knowledge which they need to perform the job that is beneficial to them and the society in general. It also makes it possible for a widow to become empowered economically and at the same time become an employer of labour. This corroborates Akpama and Andong, (2008); and Adeyemo, (2006) in their submissions note that empowerment through various skills have been found to be a great weapon to curtail poverty, illiteracy and over-dependency on a man.

On the issue of having control and discipline over children which came last with mean score of =2.32, this indicated a low perception of widows about vocational skills acquisition on children discipline. Though some of the respondents were silent about this matter, majority of them confirmed it was a bit difficult to handle the

children. The implication of this is that, a mother cannot solitarily train a child successfully without the contribution of the father. This was confirmed by Olaniyi (2010) who reveals that the death of a father could make some of the children, most especially the adolescents become difficult to control, and as a result such children become disobedient and wayward. In addition, lack of access to economic recourses as well as poverty has not made it easy for widows to cater for the needs of the children; hence, some of them may take to armed robbery and other vices to maintain themselves. This supports Women (2000), who observe that many of the street children in major cities are offspring of widows who cannot fend for themselves. Corroborating this finding, Ilemobade (2005), in his findings on the causes of truancy in schools, discovered that, many students in secondary schools became truants because they had either lost one parent or are orphans and must therefore leave classes, to fend for themselves or put bread on the family's table. Besides this, vocational skill acquisitions are regarded as a good instrument to acquire socio-economic and psychological adjustments of widows.

Research Question 3: What are the Perception of the Widows about the Effectiveness of micro-credit loans on Socio-economic and Psychological Adjustments of Widows?

Table 4.2.19 and the discussion that follows provide explanation for the analysis of data collected on objective 5 and research question 3

Table 4.2.19: Perceptions of Widows about the Effectiveness of Micro-credit Loans on Socio-economic and Psychological Adjustments of widows

S\N	Perception of widows about micro-credit loans.	SA	A	D	SD	Mean	SD
1	Through the loan facilities, I was able to embark on a small scale business	24 3.1%	64 8.3%	392 50.8%	291 37.7%	3.23	.73
2	Through the support of micro-credit loans, I am able to provide better accommodation for my family	26 3.4%	111 14.4%	365 47.3%	269 34.9%	3.13	.78
3	Widows are given automatic loans by the government at the completion of their vocational training programmes	24 3.1%	92 11.9%	440 57.1%	215 27.9%	3.10	.72
4	Through micro-credit loans, I am able to pay my children school fees, buy books and other needs	28 3.6%	144 18.7%	326 42.3%	273 35.4%	3.09	.82
5	Payment for house rent, electricity bill and water bills is no longer a problem.	38 4.9%	156 20.2%	310 40.2%	267 34.6%	3.05	.86
6	With the loan support, I can now cater and provide good healthcare services for my family	31 4.0%	166 21.5%	326 42.3%	248 32.2%	3.03	.84
7	With the loan support, I can buy the children clothing, shoes and other needs conveniently.	90 11.7%	419 54.3%	160 20.8%	102 13.2%	2.36	.85

Source: Field Survey

The rating of the items on the Perception of the Widows about Micro-credit Loans as shown above indicates thus: With the loans, I was able to embark on a small-scale business with mean =3.23 ranks highest among others. This is followed by the loan

facilities, I am able to provide better accommodation for my family (Mean =3.14). These were followed in succession by: widows are given automatic loans by the government at the completion of their vocational training programmes (Mean =3.10), Through micro-credit loans support, I am able to pay my children school fees, buy books and other school materials (Mean =3.09), Payment for house rent, electricity bill and water bills is no longer a problem. (Mean =3.05), with the loan support, I can now cater and provide good healthcare services for my family (Mean =3.03) and lastly, with the loan supports, I can buy the children clothing, shoes and other needs conveniently. (Mean 2.36). The analysis on the above Table reveals the significant effects of micro-credit loans on socio-economic and psychological adjustments of widows.

Adjustment of widows has to do with availability of fund. This can be made available by micro-credit loans, cooperative societies, (Esusu or Ajo) as it is popularly called in Yorubaland. This, according to Olajide, (2004), is a veritable means of mobilising fund that could be used to ameliorate the poor socio-economic and psychological conditions of widows. He emphasises that micro-credit loan is the name given to extremely small loans made available to the poor or low-income groups in the society without any collateral to secure such loans. According to him, it is to enable them establish some basic economic ventures and that in the rural communities, a final source of financial assistance could be found in the rural banking system and friendly societies. This is in line with the findings of Mogaji and Aliyu (2007) who submit that loans with training are found to be more effective in addressing many socio-economic problems of women especially in developing countries. Widows who had guarantors were given small loans from the rural banking

systems known as Esusu (thrift and loan groups). Those who benefited from this have actually improved their standards of living.

The reports from the FGD and KII sessions confirmed that majority of the respondents affirm the skills improved their socio-economic and psychological status, but they lack the necessary capital to invest in their business. Many of them complain of lack of financial assistance or support from any angle, not even from the government. It was confirmed that widows may not easily get loans or financial assistance just because of their predicament. Only few of them who got support from religious bodies, cooperative societies and community or private micro-credit groups are those that were able to improve their business and are economically stable. These set of respondents testified that the skills and support from micro-credit loans have improved their standard of living and enable them to provide the basic needs of the family. The researcher personally visited the Ministry of Women Affairs in the states concerned and found out that they actually have widows on their programmes, but they could not hold many programmes due to lack of fund. This situation truly revealed the position of hopelessness and helplessness of widows in this part of the country. This corroborates Malami (2008) who identifies lack of proper funding as one of the fundamental problems blocking the chances of women from economic empowerment and that if provided, it will assist to empower the economic position of women and consequently reduce the level of poverty. The following were views of participants during the FGD sessions:

Participant A:

I am Janet 45years old, a Muslim, widowed about 5 years ago. My major challenges are feeding and accommodation. Though my condition is better since I joined the skill centre, I can now produce soap and tie & dye, but no money to produce it on a large scale.

Participant B,

I am 60 years old from Ekiti State and married to Ondo State. My problem is, since my husband died 10 years ago, I was neglected by the family. I do not receive financial assistance from anywhere. I don't have money to run my business. The government should please come to my aid by giving me money to trade

Participant C

"I joined this centre 2 years ago when my husband died and there was no money to send my children to school. I received training in soap making and Tie & dye. I have been producing this on my own. This organisation has helped my family in cash and food donation. I thank God. I am no longer looking unto my in-laws for anything.

Participant D

I am from Delta State. I am 48 years old, trained at Women Development Centre, Agege, Lagos State. I was formally a full-house wife because my husband does not allow me to work. When he died, I join this centre to learn hat and bead making. I am very good at these works, but there is no money to purchase the material in large quantity. Please tell the government to help us with money". All these were facts revealed during interactive sessions, see figure 3 under appendix (11), pg, 128.

Ho₄: There is no significant difference in the perception of widows about the effectiveness or otherwise of vocational skills acquisition programmes and micro-credit loans facilities in addressing and meeting their needs.

Table 4.2.20: Pairwise t-test showing the significant differences between Vocational Skills Acquisition Programmes and Micro-credit Loans

	N	Mean	Std. Dev.	Cal-t.	DF	P
Vocational Skills Acquisition	771	24.4540	3.2175	46.898	770	.0004
Micro-credit Loans	771	30.5694	4.6631			

The table above shows the perception of widows about the effectiveness or otherwise of vocational skills acquisition programmes and micro-credit loans facilities in addressing and meeting the needs of widows. The above table showed that there was significant difference between Vocational Skills Acquisition Programmes and Micro-credit Loans (Crit-t = 1.96, Cal.t = 46.898, df = 770, P < .05 level of significance). The null hypothesis is rejected. The difference accounted for by the calculated t-value of -46.898 which is greater than the t-critical or table value of 1.96 at alpha level of <0.05 was therefore significant.

Considering the mean score of the two variables, the mean score of for micro-credit loans was 30.5694 which is greater than that of vocational skill acquisition which is 24.4540. It is evident from the table that micro-credit loans have more impacts and it is more efficient for socio-economic and psychological adjustment of widows than vocational skill acquisition programmes, the mean difference is -6.1154 with a standard deviation of 3.6208. The reports from the FGD and KII sessions as seen above equally confirmed that majority of the respondents affirms that, though the skills improved their socio-economic and psychological status, but they lack the necessary capital to invest in their business. This means without financial backing, business activities cannot be efficient. Many of them bitterly complain that they lack financial assistance or support from every angle, not even from the government. It was also confirmed that widows cannot easily get loans or financial assistance because of their predicament. The few of them who got support from religious bodies, cooperative societies and community or private micro-credit groups are those that were able to improve their business and are economically stable. It is these set of respondents that testified that the skills and support from micro-credit loans have improved their standard of living and enable them provide the basic needs of the

family. The researcher personally visited the Ministry of Women Affairs in the states concerned on the issue and was told that they actually have programmes for widows in their ministry, but they could not execute many of the programmes due to lack of fund. This situation truly revealed the position of hopelessness and helplessness of widows in this part of the country. This corroborates Malami (2008) who identifies lack of proper funding as one of the fundamental problems blocking the chances of women from economic empowerment and that if provided, it will assist to empower the economic position of women and consequently reduce the level of poverty.

UNIVERSITY OF IBADAN

CHAPTER FIVE

5.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter presents the summary, conclusion as well as the recommendations of major findings in the study. The educational implications, limitations and suggested areas for further research were also drawn.

5.1 Summary:

The study investigated Vocational skills acquisition and Micro-credit loans as determinants of Socio-economic and Psychological Adjustments of Widows in Southwestern Nigeria. Findings from the study revealed that widows, particularly in Southwestern Nigeria are facing lots of challenges arising from the death of their husbands. The reviewed literatures revealed that a widow's ordeal begins immediately the death of her husband is announced, with the property of the husband, being withdrawn by the in-laws, making it difficult for widows to provide for their children. It was also revealed that the respondents irrespective of their states experienced almost the same level of socio-economic problems and financial hardship resulting in psychological trauma in widowhood. The study therefore looked at the confluence of vocational skills acquisition such as: tie-dye/batik, soap making, fashion design/sewing, cloth weaving, hair dressing, bead-making etc and micro-credit loans of widows in Lagos, Oyo and Ondo States, as means of cushioning the socio-economic and psychological effects of widows. The theory of power-load-margin formed the theoretical framework of the study. In the theory, it was revealed that widows have lots of loads and challenges facing them. It was also revealed that the crucial element for meeting life demands is the ratio between load and power and the surplus or margin of power in excess to carry the load.

The instruments used for the study consists of quantitative (Questionnaire) and Qualitative techniques of FGD and KII. The questionnaire was divided into four sections, A, B, C and D. **Section A** focused on the demographic information of the respondents, **Section B** consists of a self-structured questionnaire tagged Widow's Vocational Skills Acquisition Scale (WVSAS). This was drawn to elicit information on the influence of vocational skills acquisition on socio-economic and psychological adjustments of widows. **Section C** also consists of widows' micro-credit loans questionnaire. Lastly, **Section D** was an adapted questionnaire from Saba, (1997) tagged "Widows Adjustment Questionnaire. This was divided into two parts, Part 1 asks questions on the adequacy and effectiveness of vocational skills acquisition programmes in addressing and meeting the needs of widows in their widowhood state. The second part II was a self-structured questionnaire tagged: Perception of widows about Micro-credit Loans on Socio-economic and Psychological adjustments of widows. These were complimented by Quantitative Techniques of FGD and KII sessions to elicit information on the subject matter. The descriptive statistics of frequency counts, and percentages were used to analyse the demographic information of widows, while Pearson Product Moment Correlation coefficient and Multiple Regression were used to analysed the data collected on the main variables. Consequently, recommendations were made for policy options that would make the Government, NGOs, religious bodies as well as individuals to come to the aid of widows and the generality of women who may eventually be widows, by more skill acquisition programmes for widows and at the same time providing soft loans in other to find a lasting solution to the socio-economic and psychological problems and challenges of widows.

5.2 Conclusion:

- The finding revealed that widowhood practice in Nigeria is pathetic, degrading and dehumanising. It revealed that widows under investigation faced a lot of problems regarding socio-economic and psychological issues, particularly with raising and caring for their children.
- The study revealed that engagement of widows in vocational skills training and micro-credit loan activities are the factors that can connect widows with empowerment programmes and that, active engagement of widows in various meaningful vocational skills and economic activities would facilitate the adjustment of a widow to the death of her spouse and at the same time enable her and her children live a fulfilled life.
- The study further revealed that skill such as tie and dye/batik, soap-making, fashion design/sewing, cloth weaving, hair dressing, cake and confectionaries among others can facilitate widows' socio-economic and psychological adjustments.
- Reports of the hypotheses showed there were joint effects of the independent variables (vocational skills acquisition and micro-credit loan) on socio-economic and psychological adjustments of widows.
- Findings from the study also show relative contributions of each of the independent variables, vocational skills acquisition and micro-credit loans on socio-economic and psychological adjustment of widows.
- The correlation matrix presents the relationship among the dependent and independents variables. The result revealed socio-economic and psychological adjustments correlated significantly with widows' vocational skills acquisition and micro-credit loans.

- On socio-economic and psychological adjustment of widows, the study showed that there was no significant difference in widows' place of abode and their socio-economic and psychological adjustment. It implies that widows in the three sampled states have similar mode of socio-economic and psychological adjustments in their widowhood experience.

5.3 Policy Implications of the study

The findings of this study have several implications for educational planners.

- Among the implication of this finding is that widowhood practice in Nigeria is generally pathetic, degrading and dehumanising to widows and women generally. Therefore, the challenge to all educators is to sensitise the society that is, government, parents, widows and opinion leaders about the negative impact of this situation. They are to engender in the citizenry a sense of participatory development to see to the plight of this seeming population who are deprived, abused and maltreated simply because they lost their beloved husbands.
- This study is limited in scope due to time and resource constraints, therefore, there is need for a wider coverage of this topic and a comparative analysis of widowhood for policy implication.
- Upcoming researchers in the field of Adult Education should be made to take training programmes on widowhood as a way of adequately fortifying them and by providing necessary education to the marginalised groups in the society like the widows.

5.4 Recommendations

Based on the findings, it was recommended among other things that:

- Active engagements of widows in various vocational skills and economic activities that will facilitate their adjustment to the death of their spouses and at the same time boost their economic status.
- That government should invest more on human capital development particularly by creating more vocational centres, providing infrastructural facilities at vocational training centres and assisting widows with capital loans to start business.
- Government, NGOs, religious bodies as well as individuals to come to the aid of widows and the generality of women who may eventually be widows, by providing more vocational skill acquisition programmes as well as soft loans for them so as to find a lasting solution to the socio-economic and psychological problems and challenges widowhood.
- In addition, lawmakers should legislate against all oppressive, injurious and degrading widowhood practices in Nigeria. This also includes women's right to inherit their husband's properties.
- Positive actions and incentive schemes should be introduced by the government to keep the children of widows in schools.



5.5 Limitations of the study;

There were a lot of challenges faced in the course of this study.

- The first challenge initially faced was on the topic. (Widowhood). Though it is an ongoing phenomenon which is prevalent in almost every gathering of people, yet, no one wants to talk about it. People are either scared or biased

about it. The widows themselves are shy away from reality, they hardly open up when asked of their status.

- Second there were difficulties in collecting data and information from the respondents because some of them felt their privacy was being infringed upon. Some organizers also displayed unwillingness to release correct information of their organisations, and some would not allow taking of photographs and the use of tape recorders, while others subjected the researcher and the assistants to proper interrogation before granting permission to carry out the exercise.
- Further, the level of illiteracy of the respondents created more challenges during the data collection. The researcher and the assistants had to devise every possible means of collecting information from respondents could not interpret the questionnaire.
- Finance is yet another major challenge encountered during the data collections. Before the researcher can carry out research in many organisations, she has to purchase materials needed for practical and also tip the respondents who were difficult to convince in filling the questionnaires.
- Distance, accessibility and transportation constituted another major bottle neck in this study, as the researcher had to travel to all the three states. The researcher finds it difficult to assess some of these centres because of bad roads, some centres had relocated to other places, some were no more existing while some that were existing were not functioning well.
- Also, the attitudes of organizations meeting once or twice a month makes it difficult for the researcher to collect adequate information from the participants. Some of them may not even show up on their meeting days. As a

result of this, the researcher had to conduct KII for the respondents in their individual homes, on the streets and in the markets when necessary.

These and many other problems led to unnecessary extension of the period of the field work, but the above limitations does not have any significant effect on the outcome of the study since the number sampled was a bit large.

5.6 Suggestions for Further Research

The following areas should be looked into for further study:-

- The study looked at the socio-economic and psychological adjustment of widows in Southwestern, Nigeria. Likewise, studies directed towards different areas of widowhood involving other states where widowhood practices are prevalent should be carried out by other researchers.
- Studies focusing on women empowerment training, and development that will lead to capacity building, awareness creation, self-esteem should be carried out in order to add to the existing knowledge.
- A comparative study could be carried out between Nigeria and other African countries to determine the effect of widowhood on widows and a possible way out.
- Finally, a further study could be conducted on problems of widowhood practices not touched by this researcher for example, contemporary issues on widowhood practices among Nigerian widows.

REFERENCES

- Abiona I. A. 2003, Primordial Culture and sustainable community development. In Bamisaye, O.A, Nwazoke, I.A, and Okediran I, "ed" Education: This Millennium innovation in Theory and Practice. Ibadan. *Macmillian (Nig) publisher Ltd.* 40; 486-487.
- Adebowale, T. A. 2008. Cultural and societal influence on the psychological feelings of some widows in Oyo State, Nigeria. *African Journals of Cross-cultural Psychology and Sport Facilitation.(AJCPSF)*.10.
- Adediran, S.A. 2005. Influence of social demographic factors on consumption values of mobile phone users: A cross-cultural study. M.M. P. Unpublished Thesis. Department of psychology, University of Ibadan.
- Adedokun, A.O. 1995. Widowhood, divorce and dating time: A neglected aspect of nuptiality studies in Nigeria. University of Lagos, Mimeograph.
- Aderinto, A. 1999. Widow's inheritance and perception of widowhood problems in Ondo and Ekiti States of South-Western Nigeria. *African Journal for the Psychological Study of Social Issues*. 2,146.
- Adesina, S. 2002. Melancholy—A widow's memoir, Crownfit Books, Agodi. Ibadan, Nigeria.7: 37-44.
- Adeyemo, C. W. 2006. Effect of literacy education on women development in Ondo State. M.Ed. project, Dept. of Adult Education, University of Ibadan.
- Adeyemo, D. A. and Ogunyemi, B, 2005. Emotional intelligence and self-efficacy as predictors of occupational stress among academic staff in Nigerian University. [http: www. Journal.com](http://www.Journal.com).
- Afigbo, A. E. 1989. Widowhood practices in Imo state and Africa. *Better life Programme for rural women workshop*. Oweri.

- Ahonsi, O. 1996. As it was in the beginning; The influence of traditional elements in Igbo information system. *International Information and Review*.
- Akinola, B. Sarumi A. and Mojinyinola J.K. 2000: *An introduction to psychological foundations of adult education*. Ibadan: Gabesther Educational Publishers.
- Akinpelu, J. A. 2002. *Philosophy and adult education*, Lagos; Stirling-horden Publishers (Nig.) Ltd.
- Akomolafe, C. O. 2006. Open and distance learning, a mechanism for women empowerment in Nigeria. *Journals of Educational Foundations and Management*.
- Akpama, S.I. and Andong, H. A. 2008. Vocational training and women empowerment opportunities in Central Senatorial Zone, Cross River, State, Nigeria. *The Journal of the Nigeria National Council for Adult Education (NNCAE)* vol 16.
- Akpama, S.I. and Arikpo A. 2003. Vocational Adult Education curriculum and unemployment reduction in Nigeria. *Journal of Educational Research* 8, (1&2), 63-74.
- Allele-Williams G. 1986, Education of Women for National Development. A keytone address at a workshop on Women's Education in Nigeria. Federal Ministry of Education.
- Amuda, O. 2006. A pelion in the wilderness. Joybearers annual national conference for widows\ers and Ophans, Akure. *Joybeares Publishing Press*.
- Anugwon, N. E. 2011. *The Socio-psychological impact of widowhood on elderly-women in Nigeria. OIDA International Journal of Sustainable Development*, 89-96.
- Anyanwu, C.N. 1992, Community Development. *The Nigerian perspective*, Ibadan, Gabesther Education Publishers. 3: 21-23

- Anyanwu, F.C.1999.*Socio-cultural practices as correlates of psychological, economic and health dispositions of widows in Imo-State*. Unpublished PhD Thesis, University of Ibadan.pg 2.
- Aremu, A. O. 2005. A confluence of credentialing career experience, self-efficacy, emotional career commitment of young police in Ibadan, Nigeria. *An International Journal of Police strategies and Management*, 28, 609-61
- Aromolaran, O.F. 2011. *Evaluation of non-formal vocational Education Programmes on women empowerment in Oyo and Osun states Nigeria*. Unpublished PhD thesis. University of Ibadan.
- Avis, N.E., Brambilla, D.J., Vass, K, and Mckinlay, J.B. 1991. The effect of widowhood on health: a prospective analysis from the Massachusetts women's health study. *Social Science and Medicine*. 33, 1063-1073.
- Awoh, S. 2004. From grief to grace. Adonai; Cakes and Baloons. Victoria Island, Lagos.5: 53-54.
- Ayantunji, A. 2002.Widowhood practices in Nigeria. Protecting women inheritance right.*Wraps News-letter*.3, 3.
- Azikiwe, U. 1993.*Economic Empowerment of Women through the better life programme*. A paper presented at the International Women's Day, organised by the Enugun State chapter of BLP, at Michael Okpara Square, Enugu.
- Babalola S. 1997. Discussion on society, culture and the status of widows in Contemporary Nigeria; *Widowhood in Nigeria*, in B. Owasonye and B. Ahonsi (Eds). "*A Gender Analysis*."(pg 51-53). Freidrich Ebert Foundation, Lagos.
- Baker, B. 1999. Mourning in America, *Common Boundary* 17: 20 -26.
- Bangbose, O. 2005, Transporting traditional concepts into legislation and practice: the Nigerian women focus. *International Journal of Africa and Africa American Studies*.1 (7): 62-77.

- Bamgbose, O.A. July 2002. *Customary law practices and violence against women: The position under the Nigerian legal system*. A paper presented at 8th International Interdisciplinary congress on women and gender studies, University of Makerere.
- Bamisaye, D.A. 2000. Empowerment in Africa education, in D. Ayo and A. O. Bamisaye, (Eds) *Philosophy about Africa education* Ibadan: Macmillan.
- Bandura, A. 1997. Self-efficacy: The exercise of control. New York. *W.H Freeman and Company*.
- Bandura, A. 2001, Social Cognitive Theory: *An agentic perspective*. Annual Review of Psychology. 52, 1-26.
- Bauer, J.J. and Bonanno, G.A. 2001, Doing and being well (for the most part) Adaptive patterns of narrative self-evaluation, during bereavement. *Journal of Personality*. 69 – 451- 482.
- Baume, J. 1978. An exploration of widowhood implication for Adult Educations. In proceeding of the Annual Adult Education Research Conference
- Baumeister, R.F. 1991, Meaning of life. New –York: *Guilford*.
- Bettie, J. 1972. *Other cultures: Aims, methods and achievements in social anthropology*. London: Unwin Brothers Limited.
- Bhola, H.S 1994. A source book for literacy work perspective from the grassroots, Paris, Jessica Kinglay Publisher/ UNESCO Publishing.
- Bolarinwa, R. O. 1995. The concept of widowhood and some health problems of Nigerian widows. *Nigeria Journal of Health Education and Welfare of Special people*.1.1
- Bonanno, G.A. and kaltman S. 1999. Towards an integrative perspective on bereavement. *Psychological Bulletin*.125, 760 -776.
- Broker, I. 1983. Night Flying Woman: An Ojibway narrative. St. Paul: Minnesota Historic Society Press.

- Burkhauser, R.V. 1994. Protecting the most vulnerable: A proposal to improve social security insurance of older women. *The Gerontologist*, 34, 2;148-149.
- Carey, R.G. 1979. Weathering widowhoods problems and adjustment of the widow during the first year. *Omega* 10,2163-174.
- Carr. D. House, J.S. Kessler, R.C. Nesse, R, Sonnega, J. and Wortman C.B, 2000. Marital quality and psychological adjustment to widowhood among older adult. A longitudinal analysis. *Journal of Gerontology, Social science*, 55B, 4, 197-207.
- Centre for Reproductive Rights 2003. Nigerian women of the world: laws and policies affecting their reproductive lives. <http://www.crip.org/pdf/wowwwwAA05>.
- Chijoke, (2001). Problem of vocational training in Aba municipality of Abia State. Unpublished B. Ed project. Calabar: Faculty of Education, University of Calabar.
- Cromie W.J 1998. Why women live longer than men. *The Harvard University Gazette*, Oct 1, 1998
- Daily Independent (Ikeja, Lagos State), 23rd December, 2005. "NGO calls for Ban on Wife inheritance www.independent.ng.com/news/nndec230525.htm
- Duke, C.1990. Grassroots approaches to combating poverty through Adult Education. Bonn. *German Adult Education Association for International Cooperation*.
- Ebonon, O. 1994. Cultural Heritage of Benin 1st Benin City. *Mid-West Newspaper Corporation, Nigeria*. p5.
- Emewu, I. 2003. It's unfair to exclude women from inheritance. *Sunday Sun*.
- Ewelukwa, U. U.2002. Post-colonialism, gender, customary injustice: widows in African societies. *Human Rights Quarterly*, 4,424-486.
- Falaye, A. O. 1997. *Psychology of adjustment*. Unpublished paper in the Department of Guidance and Counseling, Ibadan.

- Fasoranti, O. and Aruna, J. 2007. A cross cultural comparison of practices relating to widowhood and widow inheritance among Igbo and Yoruba in Nigeria. *Journal of World Anthropology occasional papers* 111. (1):p53-57
- Federal Office of Statistics, 1995. *A statistical profile of Nigerian women*. Lagos: Federal government Publication.
- Federal Republic of Nigeria (2004). National Policy on Education, Revised Edition. Lagos: Federal Government Press.
- Field, J. 2000. Researching lifelong learning through focus group. *Journal of Further and Higher Education*. 24 (3), 323-335.
- Folaranmi and Adegoke 2001. *Nigerian Journal of Social Work Education*. Vol.2. issn 1119.28 ix University of Ibadan. Gabester Educational Publishers Ibadan
- Folkman, S. 1984. Personal control, stress and coping processes. A theoretical analysis. *Journal of Personality and Social Psychology* 46, 839 – 853.
- Fry, P.S. 2001. Predictor of Health – Related quality of life perspectives, Self-esteem and Life satisfaction of older adult following spousal loss. *The Gerontologist*, 41, 787 – 789.
- Galor, O. and Moav, O. 2005. Natural selection and the evolution of life expectancy. *Grand Rapids. Zondervan Publishing House*.
- Gas – Sternas, K. 1995, Single parent widows; stressors, appraisal, coping, resources, grieving responses and health. *Marriage and Family Review*. 2013, 411-445.
- Gavrilov, O. and Gavrilova, M. 1991. *Leftover lives? Perspectives on widowhood*. New York. The Guilford press.
- Gentry, J. Kennedy, P. Paul, C. and Hill, R. 1995, Family traditions during grief: Discontinuities in household consumption patterns. *Journal of business research* 34, 1.67-74.
- Gesela, B. 1996. The situation of women in the informal sector. *The importance of social skills Adult Education and Development* 47, 123-127

- Godesky, J. 2005. Suddenly single: when you lose a spouse. *Journal of Christian Nursing* 13 (1) 20-22.
- Gugnani, H.R. and Dikshit, S. D. 1991, *Evaluation of Literacy and Empowerment of Women in Beknger*, Adult Education and Development. Berlin; International Cooperation of German Adult Education (IRED) (80-89).
- Harvey, J. H. 2000. *Give sorrow words: Perspective on loss and trauma*. Philadelphia: Brunner/Mazel.
- Hassan, T. 1995. *Understanding research in education*. Lagos: Merrifield publishing co.
- Hill, D. T., Ross, C. E., & Angel, R. J. (2005). Neighborhood disorder, psychophysiological distress, and health. *Journal of Health and Social Behavior*, 46, 170-186.
- Howard, A. Y. 1994. Education for Ageing. The scope of the field and perspectives for the future. In S. Grauboski and N. D. Masen (Eds). *Learning for Ageing* Washington, D. C. Adult Education Association of the U. S. A
- Howard, H. 1979. *The power-load-margin formular as the basis of a model of teaching*. U.S.A: University of Wyoming.
- Ifejika, P. C. 2001. Widowhood practices is a psychological trauma, N. U. C. I. C Publisher. Enugu. 5: 27-33
- Ilemobade, A. A. 2005, *Husband's family\relatives: A paper presented at the Joybearers Annual National Conference for Widows/ers and orphans*. Akure. P 3-4.
- Iwobi, A. U. 2008. No cause for merriment: the position of widows under Nigeria law. *Journal of Women and Law*. p. 37-86.
- Izuak N. 1999. *Widowhood*. Paper for W. N. NET, Conference Centre, University of Ibadan.

- Kernis, M.H. Grannemanm, B.D. and Barclay, L.C. 1992: Stability of self-esteem: Assessment Correlates and Excuse making. *Journal of Personality*, 60, 3, 621 – 622.
- Korieh, J.C. 1996. Widowhood among the Igbo of Eastern Nigeria. Unpublished Thesis for the Degree of Master of Philosophy in History, University of Bergon, Norway.
- Kushnir, J. and Kristal–Boneh R. 1995.Effects of age and sex on the experience of widowhood. *Western Journal of Nursing Research*, 31 (2), 207-218.
- Kwanpong, D. T. F. 2005. *Using adult education for empowering of rural women*. Adult Education and Development IIZDW Institute for International Corporation of the Germany Education Association,
- Laolu, A. 2000. *Coping with widowhood, the Godly way*. Lagos: Lafunmcall Ministries.
- Lederer, 2004.The fear of women. New –York; Grune and Strallen
- Lee, G. R, deMaris, A., Bavin, S., & Sullivan, R. 2001. Gender differences in the depressive effect of widowhood in later life. *Journal of Gerontology: Social Sciences*, 56B, S56–S61.
- Lee, G.R; Demaris, A; Bavin, S. and Sullivan, R. 2001. Gender Differences in the Depressive effect of widowhood in later life “*Journal of Gerontology: Social Sciences 56B 556-561*
- Littrell, F. 1976. *Community Development Theory*: University of Missouri extension, retrieved from mhtml.
- Lopata, H. Z. 1996. *Women as widows: Support systems*, NY. Elsevier Marital quality and psychological adjustment to widowhood among older adults: A longitudinal analysis. *Journal of Gerontology. Social sciences*, 55 B, 4, 197 - 207.
- Mark-Odu, E.1994.*Widowhood behind bars, the true stories of widowhood*, Lagos: African Travails Communication Ltd.

- Marley, E. 2005. Spiritual challenges of widowhood symbolism in Africa religio-cultural settings. *A Christian Theological Perspective*.37, p1-2.
- Maslow A.A. 1970 – Motivation and Personality. *New-York: Harper and Row*.
- Mc Adams, D.P. 1993. The stories we live by: Personal myths and the making of the self. New-York. Morrow
- Merriam, S.B. 1994. Learning and life experiences: the connection in adulthood, in J.D. Sinnot, (Ed). *Interdisciplinary handbook of Adult lifespan learning*. Westport, C.T. Greenwood.
- Mogaji, S. and Aliyu C. U. 2007. Macro-credit and women empowerment in Bauchi State: the role of community banking. *Issues in Economics*, 18, (2)
- Morakinyo, P. 2001. *Gender equality in Nigeria politics*. Deutch Publications.
- Morgan, D. L. 1997. *Focus groups as qualitative research*. (2nd ed), London: Sage.
- Moronkola, O.A. 2006 –Review of Literature and Theoretical Framework. G.O. Alegbeleye, I Mabawonku and M. Fabunmi Eds. *Research Methods in Education*, Ibadan: Faculty of Education, University of Ibadan. 98-111
- Murray, C.I. 2000. Coping with death, dying and grief in families. In P.C. MaCrary and S.J. Price (Eds) *Coping with Stressful Events and Transitions*: (2nded). Thousand Oaks: Sage.
- National Institute of Mental Health, 2001. *Depression: What every woman should know*. Washington D.C; U.S Government printing Office.
- National Policy on Education, 2004. Federal Government of Nigeria, 2004
- National Population Commission, 1991 September. Census final result, Abuja: *N. P. C. Publication*, 1992, p 107-115.
- National Population Commission, 1998. 1991 Population census of the Federal Republic of Nigeria: Analytical report at the National Level, United Nation, NY.

- Nnewi, D. 1992. Imo experiences: *Widowhood practices in Imo-State*. Better life programme for Rural Women Workshop. Owerri.
- Nolen-Hoeksma, S. 2001. *Ruminative, coping and adjustment to bereavement*. Handbook of bereavement research: Consequences, coping and care (p. 89-118). Washington, D.C. American Psychological Association.
- Nwaogugu, A.C. 1989. Widowhood practices Imo State. *Better Life Programme for rural women workshop. Multi-purpose hall Owerri*.
- Nwebo, E.O. Widowhood practices: Law and Custom, Imo State. *Workshop proceedings of the Better Life Programme (BLP) for Rural Women*, Owerri August 11,7-10.
- Nwoga D.L 1989, Widowhood Practices in Imo State. Paper preservation at the workshop of widowhood practice in Imo State. Owerri, June 6-7.
- Ofong, U. I.1996. The cost of widowhood Enugu Institute for Development Studies University of Nigeria. 34-35
- Ogundipe, R. A. 2009. *Psychosocial Factors as Correlates of Adjustment among widows in Southwestern Nigeria*. Unpublished PhD Thesis. University of Ibadan.
- Okorougo, E. R. 2005. *A socio-ethical study of problems of Christian widows in Aguata community of Anambra State, Nigeria*. Unpublished PhD Thesis, Ibadan.
- Okoye, P.U.1995. Widowhood. A natural or cultural tragedy, Enugu Nucik Publisher, 8: 129-149.
- Olajide, O. E. 2004. *Effectiveness of micro credit, as instrument for improving the socio-economic conditions of beneficiaries in Southern Nigeria*. Unpublished PhD Thesis, Ibadan.
- Olaniyi, C. M. 2010. *Problems of widowhood practice among Nigerian widows*. Unpublished PhD Thesis, Ekiti State University, Ado-Ekiti.

- Oloko, S.B 1997. Discussion on panoramic view of widowhood in Nigeria. “A gender Analysis” in B. Owasanye & B.A. Ahonsi, (ed) *Widowhood in Nigeria, a gender analysis*. Lagos; Joint Publication of Friedrich Ebert Foundation and Human Development Initiatives. OVC Nigeria Ltd.
- Olumukoro C. A. 2011. *Influence of literacy education programmes on socio-economic and psychological empowerment of women in Edo and Delta states, Nigeria*. Unpublished PhD, University of Ibadan.
- Omiyi, S. 1988. A critical appraisal of the legal status of widows under Nigerian Law.68-79.
- Oni C. S. (2007). Globalization and its implications for Vocational Education in Nigeria. *Ife Essays in education*, Vol 21, summer 2007.
- Opeke R. 2003. An analysis of information environment of women in Ukwani Local Government Area of Delta – State, Nigeria.
- Ore, P. and Akin A. 1998. When widowed. *Conscience International Magazine*.2, 3, 62.
- Osagie, J.1999; *Widowhood Practices in South West Nigeria*. DHS (ed). Data Education Profiles, Calverton Maryland U.S.A.
- Osakue, G., Madunagu B., Usman, H. and Osagie, J. 1995.*Voices-findings of a woman in Nigreria*.78-86. IRRRAG- Nigeria.
- Osterweis, M., Solomon, F. and Green, M. 1987.Bereavement reactions, consequences, and care. In S. Zisoek (ed), *Bio-psycho-social aspects of bereavement*. Washington, D.C. American Psychiatric Press Inc.
- Owasanoye, B. 2005.Prospect for Socio-Legal and Economic Empowerment of widows in Nigeria.
- Owasanoye, B. and Ahonsi, B. A.1997 *Widowhood in Nigeria: Issues, Problems and Prospects*. Lagos; F. E F& H. D. I. OVC, Nig, Ltd.

- Palma, R. 2005. Skills development and poverty reduction. *Http/ www, faoorg/sd/srp/ING*.
- Papalia, D.E. and Olds. S. 1988 Psychology 2nded, New York; MC Graw - Hill Book Company.
- Parkes, C.M. and Weiss, R.S. 1983. Recovery from bereavement. New –York: Basic Books.
- Pottash, B.E 1986. *Widows in African societies, choices and constraints*. California; Stanford University press.
- Rosenberg, M.2006. Men and women and their responses in spousal bereavement. *The Hospice Journal*. 14 (2) 65-78.
- Ross, Catherine E. 2000. “Occupations, Jobs and the Sense of Control.” *Sociological Focus* 33: 409-20.
- Ruth, S. D. 1980. *Issues in feminism: A first course in women’s studies*. London Houghton Mifflin Company.
- Saba, K.O 1997. Discussion on the Psychological effects of widowhood on women and children. In B. Owasanoye and B. A. Ahonsi, (Eds). *Widowhood in Nigeria: a gender analysis*. Lagos; Joint Publication of Friedrich Ebert Foundation and Human Development Initiatives. OVC Nigeria Ltd, Lagos.
- Sandell, S.H, and Lam H.M. 1997- Reducing Women’s poverty by shifting Social Security Benefits from retired couples to widows. *Journal of Policy Analysis and Management* 16; 2, 279-297.
- Schucter, S.R., Zisook, and Lyons, L.E: 1987. Adjustment to widowhood. In S. R. Zisook (Ed). *Bio-psycho-social aspects of bereavements skills development and poverty reduction*. *http://www.faoorg/sd/erp/ING*.
- Sevak, P, Weir, D. R. and Willis R. J. 2004. The economic consequences of a husband’s death: *evidence from H.R.S and AHEAD*. *Social Security Bulletin*. 63.3.

- Soyyal, R. 1995 Glimpse after daily reflection on living and dying. New-York Harper Collins.
- Stein R. 1995. From the liberation of the woman to the liberation of the feminine. In C.Z. Weigh (ed). *To be a woman* (pp 38-48) Los Angeles: Jeremy Tarchar.
- Stroebe, M. Stroebe, W. and Hansson, R.O. eds 1993. *Handbook of bereavement: Theory Research and Intervention*. New York. Cambridge University Press.
- U. S. Bureau of Census. 1991. *Statistical abstract of the United States*. 1991, (116th ed) Washington, D. C. Government Printing office.
- Umberson, D, Wortman, C.B. and kessler R.C 1992. Widowhood and depression; Explaining long term gender differences in vulnerability. *Journal of Health and Social Behavior* 33, 1, 10-24.
- Venter, M., Jacob, D.R. Jr., Plrie, P. Luepker, R.V., Folsom, A.R. and Gillum, R.F. 1986. Marital status and cardiovascular risk. *The Minnesota Heart Survey and the Minnesota Heart Health Programme: 15*, 591-605.
- Wiedemann, C.J. 1989. *Empowerment of women*. Washington, D.C: Association for Women Development.
- Wileox, S. Evenson, H. Aragaki, H., Wasserthiel-Smoller, I. and Loevinger, F. 2003. Resilience of older women and capacity to re-establish connections and diminish the effects of the loss over time. *Journal of Health Psychology*, 126-136.
- Wolinsky, F.D. and Johnson, R.J. 1992. Widowhood, health status, and the use of health services by older adults: a cross-sectional and prospective approach. *Journal of Gerontology. Medical Science*, 47, 58-516.
- Women 2000. 2001. Widowhood: invisible women secluded or excluded. USA Department of Economics.
- World Bank 2001. *Voice of the poor, case study 9: Widows*. Washington, D.C: World Bank Publication.
- Wortman, C.B. and Silver, R.C 1990. Successful mastery of bereavement and widowhood. A life –course perspective. New –York Avon.

APPENDIX 1
UNIVERSITY OF IBADAN

FACULTY OF EDUCATION, DEPARTMENT OF ADULT EDUCATION

**TITLE: Vocational Skills Acquisition and Micro-credit Loans as Determinants
of Socio-economic and Psychological Adjustments of Widows in Southwestern
Nigeria**

Dear respondent,

The instruments below are designed to collect relevant information on Socio-Economic and Psychological adjustments of widows through vocational skills acquisition and micro-credit loans. All information provided will be treated with utmost confidence and will be used for academic purposes only.

Thank you.

SECTION A: Demographic Data.

1 Name _____

2 State of Origin: _____

3 Age: 25-30yrs 31-40yrs 41-50 51-60 61and above

4 Religion: Christianity Islam Traditionalist

5 Educational status: Pry School Secondary None

7 Income Level P\month: Below #5,000 #10,000. #20,000

8 Occupation: Artisans Trading Farming Full-Housewife

9 Length of Marriage: _____when widowed: _____

10 Major problems encountered in widowhood _____

11 Name and type of Organisation _____

12 Vocational Training skills received _____

13 Availability and access to Micro-credit Loans- Yes _____ NO _____

SECTION B

WIDOWS' VOCATIONAL SKILLS ACQUISITION ASSESSMENT SCALE (WVSAAS)

INSTRUCTION: Please tick against any of the following rating scales: Strongly Agree (SA), Agree (A), Strongly Disagree (SD) and Disagree (D).

S/No	Items	(SA)	(A)	(D)	(SD)
14	I acquired training skills in the following Vocation(s): (i) Tie and dye\batik (ii) Soap making (iii) Cream\Pomade making (iv) Fashion design\sewing (v) Cloth weaving (vi) Candle making (vii) Bead making (viii) Hair dressing. (ix) Cakes and confectioneries				
15	I received adequate training in my chosen skill(s)				
16	Widows were adequately mobilised for the training programmes.				
17	The facilitators are highly experienced and always available at each training session.				
18	The materials for the training are available and Affordable				
19	With the training, I have full knowledge of my chosen skill(s)				
20	The training received create employment opportunities for me				
21	Through the skills acquired, I have derived self supporting economic activities.				

II	Widows micro -credit loan questionnaire				
22	I received financial support(s) from the following : a Governmental Organisations b Non-governmental Organisations c Religious Organisations d Individual Organisations				
23	Micro-credit loans are a motivating factor that can help widows stay on a vocation.				
24	Widows need micro-credit loans for economic empowerment				
25	Through the micro-credit loans, enough funds were made available for widows to start business.				
26	With the support from the loan scheme, widows can embark on a small scale business.				
27	With the proceeds from business, widows can meet the needs of their family.				
28	Widows find it easy to get loans from any quarter.				
29	High interest and collateral were charged on the loans				

SECTION C: WIDOWS ADJUSTMENT QUESTIONNAIRE (WAQ)

(I)	SOCIAL ADJUSTMENT OF WIDOWS	SA	A	D	SD
30	Vocational skills training and micro-credit loans improve widows' socio-economic and psychological status.				
31	Through vocational skills acquisition and micro-credit loans, widows are able to adjust in their marital status				
32	Vocational skills acquisition and micro-credit loans create jobs and employment opportunities for widows.				
33	With vocational skills acquisition and support of micro-credit loans, widows and their family can eat good and nutritious food.				

34	Vocational skills acquisition and micro-credit loans assist widows to provide good education for their children				
35	Vocational skills acquisition and micro-credit loans help widows overcome their health related problems.				
36	Vocational skills and micro-credit loans help widows secure better accommodation for the family.				
37	Knowledge of vocational skills acquisition and micro-credit loans assist widows to improve on their literacy level.				
II ECONOMIC ADJUSTMENTS OF WIDOWS					
38	Vocational skills and micro-credit loans assist widows in household maintenance adjustment.				
39	Vocational skills training and micro-credit loans improves widows, financial/economic status.				
40	Vocational skills acquisition and loan support, improves the general standards of living of widows.				
41	Vocational skills acquisition and micro-credit loans helps widows maintain children discipline				
42	Vocational and micro-credit loans assist widows buy children's clothing shoes and other needs				
43	It enables widows pay their children's school fees, buy textbooks and other school expenses.				
44	With the acquired skills and the support of micro-credit loans, widows will depend less on friends and in-laws for assistance				
(III) PSYCHOLOGICAL ADJUSTMENTS OF WIDOWS					
45	Widows are socially and economically empowered through vocational skills acquisition and micro-credit loans.				
46	Vocational skills and micro-credit facilities assists widows to sustain companionship.				
47	With vocational skills acquisition and micro-credit loans, widows still experience anxiety over financial matters.				
48	Vocational skills acquisition and micro-credit loans help in sustaining widow's self-esteem				
49	Through vocational skills acquisition and micro-credit loans, widows can have self-control over situations.				

50	Engagements in vocational skills acquisition and micro-credit loans remove widows' fear and depression.				
51	. Through vocational skills and micro-credit loans, widows are not experiencing hardship and anxiety over financial matters.				
52	Vocational skill acquisition and micro-credit loans, help remove widows' frustration.				
53	With vocational skill acquisition and micro-credit loans, widows will no longer develop high blood pressure and other health related problems.				
55	Vocational skills acquisition and micro-credit loans will not adequately meet the social needs of widows and their children.				

II.A .Perception of widows about Vocational Skills Acquisition Programmes

Instruction: Please rate yourself in term of your adequacy in handling the following matter.

(I)		Very Adequate	Adequate	Inadequate	Very Inadequate
56	Provision of food.				
57	Buying of clothing, shoes, and other needs.				
58	Paying children school's fees, books and other school materials				
59	Provision of good healthcare services.				
60	Provision of good accommodation/payment for house rent.				
61	Payment for Electricity, Water and other bills.				
62	Household maintenance adjustment				
63	Having control/discipline over children				

II.B	Perception of widows about Micro-credit Loan scheme.	SA	A	D	SD
64	Through micro-credit loans facilities, I embark on a small scale business.				
65	With the help of micro-credit loans. I can now provide better feeding for my family.				
66	Through micro-credit loans support, I am able to pay my children's school fees, buy books and other school materials.				
67	With the loan support, I can buy the children's clothing, shoes, and other needs conveniently.				
68	Through the support of micro-credit loans, I am able to provide better accommodation for my family.				
69	With the loan support, I can now cater and provide good healthcare services for my family				
70	Payment for house rent, electricity and water bills.				

Guidelines on the focus group discussions areas:

- What the social, economic problems derived from being a widow?
- What are the psychological effects of widowhood?
- What are the implications of widowhood on participants' children?
- What are the benefits derived from participating in vocational skills programmes?
- To what level has financial assistance received through micro-credit loans solved widow's financial problems?
- What are contributions made by widows to their community through vocational skill acquisition and micro-credit loans?

APPENDIX II



Figure 1: Picture showing participants receiving training on bags and beadmaking at a vocational skills centre during a focus group session



Figure 2: Picture showing participants receiving training in catering services



Figure 3: Picture showing participants during an interactive session



Figure 4: Picture showing discussion with a training officer during and FGD session



Figure 5: Picture showing the staff and the research Assistant in the above centre



Figure 6: Showing participants during a soap making session in Akure Vocational Centre



Figure7: Picture showing participants during Tie and Dye session



Figure 8: Showing participants during Home Management session



Figure 9: Showing researcher asking question from the organiser during a soap making session in Akure vocational centre



Figure 10: Showing participants during a soap making session in Akure Vocational Centre